

AN ASSESSMENT OF SOURCES AND UTILIZATION OF INTERNALLY
GENERATED FUNDS FOR PUBLIC UNIVERSITIES:
A CASE STUDY OF UNIVERSITY OF EDUCATION, WINNEBA

By

ADAM KATU
(PG9601113)

A Thesis submitted to the Department of Accounting and Finance,
Kwame Nkrumah University of Science and Technology
in partial fulfillment of the requirements for the degree of

MASTER OF BUSINESS ADMINISTRATION (FINANCE)

School of Business (KSB),
Kwame Nkrumah University of Science & Technology

JULY, 2015

DECLARATION

I hereby declare that this submission is my own work towards the award of Master of Business Administration (MBA) and that to the best of my knowledge, it contains no materials previously published by another person nor materials which has been accepted for the award of any other degree of this or any other University, except where acknowledgement has been made in the text.

Adam Katu PG9601113

Student Name & ID _____ Signature _____ Date _____

Certified by:

Gideon Boako

Supervisor(s) Name _____ Signature _____ Date _____

Certified by:

Dr. K. O. Appiah

Head of Dept. Name _____ Signature _____ Date _____

DEDICATION

I dedicate this work to my dearest wife: Mrs. Zainab N. A. Katu, my heartfelt parent; the late Bashirudeen M. Katu, and my mother Madam Salamat Katu.

ACKNOWLEDGEMENT

My greatest acknowledgement and thanks goes to the Almighty Allah, who has given me the talent and the ability or strength to produce this noble work.

Secondly, my sincere gratitude goes to my supervisor in the person of Mr. Gideon Boako, for his patience, guidance, suggestions and effective contributions that has made this work possible. I extend my gratitude to Mr. Sampson K. Gamenyah (the Hall Manager – Mampong Campus) for his contributions and assistance and Mr. Ebenezaer Yawson (Service Personnel) for reducing my numerous tasks at office and contributing in an immersed manner. The last but not least, is Mr. Popty S. Adams for his special touch in my life.

In conclusion, I say a huge thank you to my beloved wife; Zainab N. A. Eduamah Katu for being there always for me and Lilly-Rose Ampofo. To all those who helped and encouraged me throughout my education and beyond, I say a big thank you and may the almighty Allah out of His bountiful blessings, bless you all.

ABSTRACT

This study discusses the role of Internally Generated Fund (IGF) as inevitable alternative funding for public Universities in Ghana. The study was conducted in University of Education, Winneba, 150 respondents were chosen using random sampling and administered the questionnaires within June, 2015. The study pulled available literatures to revalidate the inevitability of IGF as against Government subvention that fails to provide adequate funding for the universities' operating and capital needs. The study concluded that student fees and non-student fees income were the major sources of IGF. The result further reviewed that the University Council comes out with a formula to allocate funds to the various departments. It was further shown that 51.56% formed the University's IGF for 2015 total income Budget; hence, IGF has a very significant role to play as a source of critical funding for all categories of Universities in Ghana. The research therefore recommends that, in order to derive sustainable maximum contribution from IGF sources, the University of Education, Winneba's management should seek professional and more effective and efficient ways of developing its IGF initiatives. In addition, recommends that Universities should restructure to accommodate an IGF co-ordination office to ensure that creative revenue generating initiatives are not stifled by long bureaucratic problems. The study will be critically beneficial to all higher education managers in Ghana and beyond.

TABLE OF CONTENT

DECLARATION	ii
DEDICATION.....	iii
ACKNOWLEDGEMENT.....	iv
ABSTRACT	v
CHAPTER ONE.....	1
1.0 Introduction	1
1.1 Background of the Study.....	1
1.2 Statement of the Problem	4
1.3 Objectives of the Study	5
1.4 Research Questions.....	6
1.5 Justification of the Study.....	6
1.6 Scope of the Study	7
1.7 Limitation of the Study	8
1.8 Organization of the Study	9
CHAPTER TWO	10
2.0 LITERATURE REVIEW	10
2.1 Introduction.....	10
2.3 Sources of Revenue for Subvented Organizations.....	11
2.3 Government Demand for Accountability in Subvented Organization	15
2.4 Commercializing the Public Service Sector.....	16
2.5 Subvented Agencies Reform Programme (SARP)	18
2.6 Challenges in Mobilizing Internally Generated Funds by Subvented Organizations	19
2.7 Drivers for Revenue Generation in the Public Organizations.....	24
2.7.1 Innovation	25
2.7.2 Accountability.....	27

2.7.3 Increase the quality of the workforce.....	28
2.7.4 Institution Building	28
2.7.5 Leadership and Vision	29
2.7.6 Rewards/Reinforcement.....	30
2.7.7 Resource Availability.....	30
CHAPTER THREE	31
3.0 METHODOLOGY AND ORGANIZATIONAL PROFILE	31
3.1 Introduction-	31
3.1 Research Design.....	31
3.2 PROFILE OF THE UNIVERSITY OF EDUCATION, WINNEBA – GHANA	35
3.3 GENERAL INFORMATION	35
CHAPTER FOUR.....	40
PRESENTATION, ANALYSIS AND INTERPRETATION OF FINDINGS.....	40
4.0 Introduction.....	40
4.1 Sources of Internally Generated Funds (IGF)	41
4.2 Examination of utilization or uses of UEW’s IGF	59
4.3. Examination of percentage contribution of internally generated funds in financial administration of University of Education, Winneba	68
Table 25 A REVIEW OF 2013 PERFORMANCE	72
A REVIEW OF 2014 PERFORMANCE.....	73
4.4 Discussion of the Results	74
4.4.1 Sources of internally generated fund (IGF)	74
4.4.2 Utilization of internally generated fund in the University of Education, Winneba	75
4.4.3 Percentage contributions of internally generated fund (IGF) to the financial administration of the University of Education, Winneba.....	75
4.5 CHALLENGES WITH THE GENERATION AND UTILIZATION OF INTERNALLY GENERATED FUND (IGF).....	76

CHAPTER FIVE	79
SUMMARY OF FINDINGS, NCLUSION AND RECOMMENDATIONS.....	79
5.0 Introduction.....	79
5.1 Summary	79
5.2 Conclusions.....	82
5.3 Recommendations.....	84
5.4 Suggestion for further Research.....	87
REFERENCES.....	89
APPENDIX.....	95
QUESTIONNAIRE TO STAFF OF UNIVERSITY OF EDUCATION, WINNEBA ON	95

Glossary

IGF	Internally Generated Fund
UG	Undergraduates
PG	Postgraduates
AFUF	Academic Facilities User Fees
FUF	Facilities User Fees
UEW	University of Education, Winneba
UCEW	University College of Education, Winneba
STC	Specialist Training College
ATTC	Advanced Teacher Training College
KATTC	Kumasi Advanced Technical Teacher College
IEDE	Institute for Educational Development and Extension
OIA	Office of Institutional Advancement
GESDI	Ghana Education Staff Service Development Institute
RFUF	Residential Facilities User Fees

CHAPTER ONE

1.0 Introduction

This chapter focuses on the general introduction of the study, highlighting the background of the study, statement of the problem, objectives of the study, research questions, justification of the research, scope of the study, limitation of the study and organization of the research.

1.1 Background of the Study

The pool of public Universities' financial resources in Ghana, mainly come from five major sources: the Government Subvention (Employees Compensation & Book and Research allowances), Grants from GETFund & Other Governmental Agencies, (capital expenditure through GETFund), External/Donor Grants/Funds, Students Fees and Non-Students Fees e.g. sales of application forms, University farm income, Transcript/Attestation/Introductory letter fees, Investment income etc.

The International Accounting Standards Committee (IASC) Framework for the Preparation and Presentation of Financial Statements describes revenues as arising in the course of the ordinary activities of an enterprise. Revenue can also be described as the income generated from sale of goods or services, or any other use of capital or assets, associated with the main operations of a firm or an organization before any costs or expenses are deducted. Internally generated Fund refers to the creation of either tangible or intangible results within the confines of one entity, e.g. internally generated funds are those funds that are realized through the efforts or operations of the entity itself, i.e. the funds were not borrowed or realized through other external means (ventureline.com, 2015). The internally generated fund (IGF) concept implies the Government of Ghana may not have to accept responsibility for

providing funding for all its public universities on every expenditure headings. That way, the universities are, therefore, persuaded to seek ways of earning additional revenue internally and to use the same in the operations of the University. Internally generated funds therefore comprise all student fees (tuition fee, registration & administration overheads fees and its related fees paid by students) and non-student fees (all others services rendered to students for the payment of introductory letters, transcripts, attestation, English proficiency letter, etc. and other income generating activities of the University such as the University farm income etc.) to among the pool of financial resources in Ghana public universities.

One of the major problems now facing the Ghanaian public Universities is the problem of under-funding (Adams, 1977). This is not surprising considering the fact that in recent times, government expenditure has risen far above its revenue. Investors, senior executives and the business community have long sought for ways to better control the companies and enterprises they run. As part of a broader micro-economic reform of the public sector, the higher education sector has been targeted for its perceived role for improving the economic status of a nation (Currie & Voinovich, 1998; Marginson, 1997b).

In view of the reduced government funding, and the increase in student enrollment, governments have argued that universities need to become more accountable for their use of resources through the National Council for Tertiary Education (NCTE). Consequently, the combination of increased competition among private and public Universities has decreased funding and increased demand for enhanced accountability for public universities to appraise the efficiency and effectiveness of the university's internally generated fund and the management and control devices employed as the main source of public Universities survival (Dopson & McNay, 1996; Jones, 1994a; Miller, 1995). Furthermore, the government of

Ghana in October, 2014 challenge all public sector organizations to adopt the accrual based International Public Sector Accounting Standards (IPSAS) for effective decision making, transparency and accountability in financial reporting. In response, universities have become more corporate or business like, adopting private sector models of organizational structure, management systems, accounting and budgetary control practices, accountability relationships to accomplish the desired government goals (Boyce, 2002; Gioia & Thomas,1996; Simkins,2000).

Internally generated funds (IGF) of the University of Education, Winneba formed 51.56% of the 2015 budget (UEW 2015 Budget). The importance of IGF in Public Universities and most modern business enterprise (private) cannot be over emphasized. The management and control of every business largely depends on the internally generated funds (IGF). It is imperative for every University and business concern to understand the role of internally generated fund (IGF) and its management and control in shaping tertiary Education and modern business enterprises. How many are the existing and yet to be discovered avenues are available to the public universities to mobilize the needed funds to sustain the operations of the Universities. When Universities runs out of liquidity there is a high propensity to slow down operations or probably cease to operate, as these funds are now used for both recurrent and capital expenditure as a whole. As a result of this, it is imperative to adopt measures to manage the vital component of their operational activities. Essentially, internally generated funds (IGF) require budgeting for the University internal revenue requirements. These funds are realized through the efforts or operations of the entity itself, i.e. the funds are not borrowed or realized through other external means and disbursements are expected in the upcoming periods. This study seeks to assess the effectiveness in the mobilization of internally generated funds in the University of Education, Winneba.

1.2 Statement of the Problem

Institutions whether public or private, depend on materials (assets), human and financial resources for growth and development. These scarce resources could be obtained from individuals, corporate bodies and governmental agencies. When tertiary education was introduced in Ghana in 1948, the government of Ghana was the sole financier. During that era, University students were treated as first-born babies and were provided with almost everything, including pocket money by the government, just to ensure that the needed psychological and physiological comfort was obtained for smooth scholarly work.

However, the issue of government as the sole financier of tertiary education came under the microscope of Dr. Busia's (President of the Second Republic of Ghana), government in 1970 when a committee was set up to advise the government on the future policy direction of the government's financial support to the public universities. Although, the government has acknowledged the role of University education, and the acquisition of critical skills such as teaching, engineering, medicine, and accounting among others needed for socio-economic development, it clearly stated its inability to act as the sole financier of tertiary education due to economic constraints coupled with the fact that, there were equally important sectors of the economy that needed to be catered for, hence it came out with a white paper on tertiary education in 1992 which stated that government alone could not continue to bear the increasing cost of higher education and therefore, there was the need for cost sharing by all stakeholders.

To improve the share of stagnant rare public education expenditures devoted to tertiary education and in order to stem the deterioration that threatens the ability of most African institutions of higher learning to contribute to development, the World Bank chronicled

recommendations such as fee-paying in Universities, elimination of allowances, rationalization of programmes and faculties, assigning to non-public sources the full cost of housing and other welfare sources provided to students and staff, reduction of non-teaching staff amongst others in order to save the Universities from collapse.

Following these challenges and recommendations, the Universities authorities were awakened to look for appropriate ways to raise funds internally to complement the Government subvention in order to savage it from collapsing. Hence, internally generated funds arose and have since been a source of funds for public Universities in Ghana. Internally generated funds are those funds that are realized through the efforts or operations of the entity itself, i.e. the funds were not borrowed or realized through other external sources. It is against this background that this study was conducted to determine the sources, utilization and other sources untapped in raising funds internally by the University of Education, Winneba.

1.3 Objectives of the Study

The major objective of this research is to critically determine the sources and utilization of internally generated fund in the University of Education Winneba. Other specific relevant objectives of the study were to:

- i. Identify the various sources of internally generated fund in the University of Education, Winneba.
- ii. Assess the utilization of internally generated funds (IGF) in the University of Education, Winneba.
- iii. Percentage contributions of internally generated funds in the financial administration of University of Education, Winneba

1.4 Research Questions

In relation to the above objectives, the study in a boarder sense seeks to find answers to the questions below:

- i. What are the various sources of internally generated funds in the University of Education, Winneba?
- ii. What are the uses of internally generated fund (IGF) in the University of Education, Winneba?
- iii. What is the percentage of internally generated funds' contribution to the University of Education, Winneba's expenditures?

1.5 Justification of the Study

The study aims to obtain a broad overview of the assessment of sources and utilization of internally generated funds (IGF) of tertiary education in Ghana specifically University of Education, Winneba, as a case study. the findings may, however, give an indication on how far the University of Education, Winneba has adopted an effective mobilization of internally generated funds (IGF) as previously identified by various studies in general.

The study also reviewed other untapped avenues of internally generated funds within the University, as well as challenges faced in the generation IGF. Results of the study may also potentially give the University of Education, Winneba firsthand information to be adopted to improve their IGF and help to sustain or survive in the competitive and dynamic nature of the environment its operate.

It will also provide some input to Ghanaian public universities as they move forward into a new and more challenging managerial environment and attempt to improve their current

internally generated funds (IGF) mobilization. It may also strengthen the performance measurement processes of the University of Education, Winneba, and enhance their ability to deliver the results to the government to achieve its reform process.

The University Council has the responsibility to ensure that funds are also generated internally (IGF) to support government so that the institution can continue to perform effectively and efficiently. Also this knowledge will serve the officers at the various departments in University of Education, Winneba, as a tool for planning and control in management of internally generated funds (IGF) as well as enhancing these departments.

The study will also serve as basis for further research in the future by institutions of similar characteristic to improve their operations and most importantly, it can reduce the over reliance on the Central Government's subvention. Awareness will be created among business organizations especially non-profit making ones that IGF is an invaluable tool for effective planning and control in any type of organization as well as its survival, hence must be properly planned and implemented for maximum benefits to be reaped. The study would finally provide the platform for the institution under study to discuss and identify its weaknesses regarding effective mobilization of internally generated funds for the necessary improvement to be made.

1.6 Scope of the Study

The study should have covered all the Universities and Colleges in the country but due time and financial constraints only one of them, which is the University of Education, Winneba comprising four campuses (i.e. the main Campus at Winneba, Kumasi Campus – College of Technology Education and Mampong Campus – College of Agricultural Education, Ajumako

Campus – College of Languages) has been chosen. This study will focus on the internally generated funds (IGF) of the University of Education, Winneba. Inputs from the various departments and units of University of Education, Winneba will be used. Data collected will cover the University of Education, Winneba's internally generated funds (IGF) from 2012 to 2014. This period was chosen because the researcher can get recent and accurate data for a better analysis and informed decision making. Finally, expert opinions from Deans of faculties, principals of College and other spending officers in the institution will be required.

1.7 Limitation of the Study

- i. The study is limited to only five chapters.
- ii. It is also limited to assessing the sources and utilization of internally generated funds for public Universities.
- iii. There was also difficulties in getting University as a case study as well as the needed data for the study, as universities treat such needed information as secrecy and confidential in nature since they are in competitive environment and information is power.
- iv. There were financial constraints which made the research almost unease.
- v. Also the time bound for this project was too short which almost made the completion of the study and covering more respondents impossible.
- vi. The researcher also encountered difficulties in obtaining data from respondents, answering the questionnaires and granting interviews because University of Education, Winneba has four satellite campuses in two regions of Ghana.

1.8 Organization of the Study

The study is divided into five chapters organized as follows: Chapter one, comprise of general introduction which consist of background information, problem statement, objectives, justification, scope, limitation and organization of the study. Whiles chapter two also contains review of relevant literature related to effective mobilization of internally generated fund and empirical review. Chapter three contains methodology and profile of University of Education, Winneba. Chapter four, analysis of findings and discussions and Chapter five finally comprise of summary of findings, recommendations and conclusions.

CHAPTER TWO

2.0 LITERATURE REVIEW

2.1 Introduction

This section deals with a comprehensive review on some of the fundamental concepts and empirical review of related literature on assessment of sources, utilization and improving internally generated funds, and its importance to the theoretical framework of the study.

2.2 Revenues Defined

Revenue creation has been defined as the process of acquiring revenue through investment that bring returns, while revenue mobilization is also defined as the use of available resources to harness revenues that are by law to be paid by citizens, corporate institutions and quasi-governmental organizations on their operations (Encarta Encyclopedia, 2004). In theory revenues are created through legal and commercial means to meet expenditures of various both at the individual and the commercial level.

Revenue can also be looked at as the income generated from sale of goods or services, or any other use of assets or capital, associated with the core operations of a firm or an organization before any costs or expenses are deducted. Revenue is shown usually as the top item in an income (profit and loss) statement from which all charges; costs, and expenses are subtracted to arrive at net income. The International Accounting Standards Committee (IASC) responsible for the Preparation and Presentation of Financial Statements describes revenues as arising in the course of the ordinary activities of an enterprise. Both revenues and gains are included in the IASC Framework definition of income. “Income is a boost in economic

benefits during the accounting period in the form of inflows or improvements of assets or decreases of liabilities that result in increases in equity, other than those relating to contributions from equity participants”. Revenue can be generated through new sustainable products and services, shorter payback models, new business models, innovation investment and investment in the global carbon market (IASC, 1984). On the other hand, internally generated Fund (IGF) also refers to as the creation of either tangible or intangible results within the confines of one entity, e.g. internally generated funds are those funds that are realized through the efforts or operations of the entity itself, i.e. the funds were not borrowed or realized through other external means (ventureline.com, 2015). Hence, in this study, the term revenue or internally generated fund (IGF) can be used interchangeably.

2.3 Sources of Revenue for Subvented Organizations

Financing subvented organizations are the main concern to all nations including those generally presumed developed. According to (Dorfman, 1987), well-funded state institutions remain crucial to governance and effective policy execution, however, many state organizations have remain largely under-resourced as government subvention continue to dwindle. There are many approaches by which operating costs of government organizations are financed in any country and these may take the form of public and private funding. Public funding search as, tax revenue given directly to the organization in question, in the form of government subventions. Other means such as approved fees that these organizations charge for their services.

Private sources of funds for government institutions may include private donations by individuals and private organizations that make contributions in terms of cash donations or equipments to facilitate the smooth running of government organizations. It is also not

uncommon to see NGOs making revenue contributions to state institutions. Other private sources often include employer financed services, charitable and voluntary donations, community self-help and fund raising and private household expenditure (WHO, 1978, Mossialos and Dixon, 2002), these are examined in turns:

The Government of Ghana has underlined its dedication to seek after a dynamic extending of decentralization and devolution of power. The decentralization approach gives a chance to include more individuals and more organizations in the plan and conveyance of advancement strategy for neediness lessening and productive running of subvented organizations development. It is expected to maximize the use of human resources, optimize equity and provide a basis for accountability and transparency (Aryee, 2003).

It is significant that a Presidential Oversight Committee on Decentralization was to be established up in 2002 to guarantee that functions, powers, responsibility and resources are at all times exchanged from Central Government to local government units in a facilitated way. However, with time, perhaps in recognition of the merits of decentralization policy, directors and chief executives of government institutions also benefited from some measure of the policy which was originally couched for District Assemblies, (Badu, 2007). It is expected that the enhance autonomy of state bodies will result in improved revenue mobilization and efficiency in management. However, revenue mobilization in developing countries especially continues to face considerable challenges.

Reviewing income generation activities in African Universities libraries, incorporating four in West Africa, Sudan, East Africa, and English-speaking countries of the continent, (Rosenberg, 1997) observed that income generation activities in most countries have not gone

beyond the payment for photocopying, e-mail services and database searching. Fines for overdue books and fees for outside borrowers are on a cost recovery rather than for –profit basis.

Further, over the years, governments faced with increasing pressure to provide social amenities may have been moved to reduce subventions to state organizations. The issue of reduced funding government institutions is not restricted to developing countries of which Ghana is one. For instance, an average ten percent of institutional budget in United Kingdom come from earned income, or what can be referred to as internally generated fund (IGF) the most general sources of income being penalties, service charges, external user subscriptions, information services and rental of conference accommodations (Okiy, 2007). Many state educational institutions in the United Kingdom (UK) contend that income generation is not easy. It needs constant monitoring and meets with stiff competition from a far less regulated private sector especially in those areas where innovation and organizational initiative is the key (Okiy, 2007).

Perhaps it is in line with these facts that Montgomery (1989) stated that when revenue mobilization efforts generated, public resistance or dissatisfaction, it was often the system rather than the amount that was blamed. However, it creates the impression that the need to outline suitable income frameworks to enhance inner asset preparation has evaded numerous state organizations and strategy creators.

Fortunately, new technologies in information and communication presents a number of opportunities to boost revenue collection ranging from tracking of development process, issuance of permits, easy records keeping among others, which organizations can harness to

improve on their revenue mobilization and hence the efficiency of their operations (Al-Hassan, 2011, Rosenberg, 1997).

While the consensus exists in research literature on the importance of revenue mobilization to the proper functioning of government organizations, in sub-Saharan Africa however, the financing issue has been ascribed to poor monetary execution of African economies and the high populace (people) development rates in the course of the last quarter-century (Mwabu and Vania, 1990). For the most part, Africa has the least per capita institutional spending on the planet, extending from not exactly US\$20 in the poorest nations like Sierra Leone and Liberia to US\$50 in well-off ones like South Africa and Botswana (WHO, 2000).

Particularly for an organization such as the Ghana Standard Authority, inadequate funding pose a challenge to the general public health-related aim of the Millennium Development Goals (MDGs), this looks for to ensure universal quality health services by 2015 in developing countries. This is because efficiency in the testing and certifying food items may be a key to preventing unwholesome food product from reaching the public. As sources of finance available to public institutions have reduced the capacity of the Ghana Standard Authority to provide quality service is adversely affected (Quigley & Scott, 2004 Aboret et al., 2008).

Whatever the factor and reasons that may be given for dwindling funding to state bodies, the reality endures that the fundamental sources of funding, including internally generated fund (IGF), Government of Ghana (GoG) and donor-pooled fund (DPF) remain insufficient contrasted with the expenditure budget of these institutions. This financing gap has brought about the suspension of some essential services (Akortsu & Abor, 2011).

Crittenden (2000) found that despite the importance of the government as a source of funding, the most successful public service are those that had strategic activity tended at mobilizing complementary revenue in contrast to Ansoff's (1979) earlier study. Of the 31 organizations studied, the seven most successful had strong marketing and financial orientations. These organizations had strategically limited growth in their offering of products or services and had diversified their funding base with deliberate strategy to have strong marketing and foster growth. The others, placed little importance on marketing and financial issues, and therefore relied heavily on governmental funding. Crittenden concedes that there was no agreed upon measures for performance, but some level of financial performance was needed. Hagar et al., (2004), found that governmental funding improved the probability of a closure of a government organization. The extent of an institution and in addition reliance on volunteers and donated income diminished the probability of closure.

2.3 Government Demand for Accountability in Subvented Organization

Hagar et al., (2004) concluded that the government's demand for accountability might put too much demand and additional cost on public bodies and actually put them at a competitive disadvantage. In addition, government fund may be less sure and an excessive amount of dependence on those funds may compel an organization to close. Similarly, Gronbjerg, (2001), found that governmental contracts were requiring more information about performance and outcome in order to improve efficiency and effectiveness from the funds granted.

As per Froelich, (1999) government funding came with indirect consequences of greater reporting and administrative work, while commercial revenues enabled greater flexibility. A survey of Human Service Non-Profit Public Service Organizations in 1997 found that

government contracts provided 34 percent of the revenue (Froelich, 1999). When government funding is relatively high, organizations of public good must mirror the full attributes of government agency with greater bureaucracy. Social service organizations with commercial activity and Internally Generated Funding Structures were more agile which contributed to mission accomplishment. The lesson learnt here is that government organization must evolve more towards finding alternative means of funding.

Supporting this view, Froelich (1999) and Drucker (1990) both commented that if organizations became prisoner to always worrying about funding, they become distracted from the mission emphasis. They concluded that it was best if public subverted organizations had a diversified funding strategy to reduce uncertainty.

2.4 Commercializing the Public Service Sector

Commercial activity by public organization is another source of funding and may vary in significance across the related sectors of the organizations. Ansoff (1979) suggested that for state institution to engage in greater strategic behavior, they should increase its commercial activity. Similarly, but diverging a little away from Ansoff, Weisbrod (1998) suggested that commercial activities should be pursued, as long as they did not distort the public or social mission. Public Not-for-profit's selling services actually reflect their service missions and do not operate in the role of a typical For-Profit enterprise selling products. As per Tuckman and Chang, (2006), global commercial sales of government organizations increased from the late 1980s to the early 1990s (Tuckman and Chang, 2006), public institutions generally offered services less compatible with commercial sales. Graduated fees for services depending on income levels, small items or assess membership fees in order to generate additional funding are some examples. However, "commercial sale of services in Africa is difficult" (Tuckman

and Chang, 2006). The changing socio-political environment will require successful organizations on government funding to diversify their funding sources. Future research suggestions in studies (Crittenden, 2000; Hagar et al., 2004; Tuckman and Chang, 2006) included examining the effects of government funding and commercialization in the public sector.

The effort required to obtain non-profit funding can be as time involved as the effort to deliver the goods and/or services. Gronbjerg (1993) found that greater diversity of funding sources required greater managerial effort and expertise. Van Slyke and Brooks (2005) found that in social service the Public Sector for instance it was common to have outdated mailing lists to reach potential donors, and the organizations were slow to incorporate new technology. The challenge as Morino and Shore, (2004) found was the lack of access to capital and investment for the organization's infrastructure (Morino and Shore, 2004).

Hughes and Luksetich (2004) examined whether performing arts institutions with greater reliance on private funding diverted more time to fundraising than programming strategies. They found that more commercial activities did not adversely affect program services, and fundraising efforts did not affect the delivery of the services. This could mean a further indication that innovative means of generation income may not hurt public subvented organizations in Ghana. However, one cannot lose sight of the fact that an increased over-substitution of public service may lead to increased fees that could provoke public outcry and threaten national cohesion by limiting access of these services to the less privileged (Collins 2005).

2.5 Subvented Agencies Reform Programme (SARP)

At once where the public sector is tasked with the need to convey effectiveness reserve funds and lessen spending; it is more critical than ever that they look to new measures of income generation and alternative sources of revenue. Generating income means looking at what income the public sector can generate from different sources; this can be more brilliant utilization of assets, enhancing obligation collection, additional areas where charges can be imposed or increased, or developing a trading company. The government has declared various new measures that will help the public sector in their endeavors in generating income.

According to Sarkodieh (2012), the new approach approved by Cabinet in August 2009 was outfitted towards having Sector Ministers accept obligations regarding and get to be proactive in tapping resources for public sector reform for their division programs. Sarkodieh (2012), clarified that the new way to approach to public sector reform posed new roles and obligations by putting accountability for public sector reform collectively with Cabinet and separately in the hands of Ministers of State. He specified that the new approach thus Subvented Agencies Reform Programme (SARP) was starting institutional structures implemented to help in cultivating responsive and versatile capacities of the public sector, including that, the proposed method was a critical thinking framework, as opposed to a standard public reform programme.

According to Sarkodieh (2012), the Subvented Agencies Reform Program (SARP) is a piece of the more extensive public sector reform, planned with the destinations of lessening the intermittent weight on the national budget. He noticed that the Subvented Agencies Act of 2006 gave the signing of performance contracts with the Agencies to diminish their reliance on government subvention and enhance proficiency, profitability and accountability. He said

the Subvented agencies assumed a vital role in the usage of open arrangements detailed public policy formulated by government at national, sector, regional levels to convey public services to organizations and the citizenry.

2.6 Challenges in Mobilizing Internally Generated Funds by Subvented Organizations

Challenges, thoughtfully defined in this study are the hindrances, shortcomings, disincentives or troubles that do ruin the maximization of revenue collections internally at the sub-national and local government levels (Oduro-Mensah, undated). He write further that difficult task of a clear data can aid in revenue collection, the attitudes of the citizenry toward tax payments generally and how over-dependence on cultural government grants. Without a doubt, all countries the world over are gone up against with one type of test or the other in the questionable yet basic undertaking of gathering incomes both at the national and sub-national levels.

Boachie-Danquah further maintains that even in the so-called developed countries of Europe and North America, local authorities are under pressure to mobilize their own resources to meet the costs of implementing development objectives and service delivery. He cautions that if local governments have to depend primarily on central government funding and other external resources to enable them deliver the services required of them, then that over dependence is a sure recipe for disaster in as far as the concept of decentralization is concerned.

Bird (2003), likewise recognise that the income performance of developing countries in the most recent decade has been baffling, conceding however that nation encounters have shifted

and by and large have been stagnant or have declined, and citing such decline in sub-Saharan Africa, Asia and the Pacific. He included, though despite the fact that exact testing of the relationship between fund generated locally and foreign aid is fraught with challenges, the consequences of the test propose that an increment in foreign aid and grant to most developing countries cause general domestic incomes in those developing countries to decrease, a situation Boachie-Danquah, (1996).

Some scholars have also argued, at least since the early 1960s, that recipient countries view loans as different from grants because they carry the burden of future repayment. This induces policymakers to use funds wisely and to mobilize taxes or at least to maintain current levels of revenue collection (Clement, Sanjeev, Pivovarsky and Tiongson, 2004). In contrast, according to the scholars, grants are viewed as free resources and could therefore substitute for domestic revenues. In this case, the inflows from central governments themselves have become a disincentive rather than an encouragement for increased revenue mobilization at the sub-national levels.

The difficulties that confront local authorities in many developing countries in as far as income collection is concerned, have to do with the attitudes of the people in a large extent towards the payment of taxes of whatever forms. The second difficulty has got to do with those tasked to collect the taxes on behalf of the local authorities who either scam the local institution by coming up short on what they collected or sometimes take part in outright fraud through fake receipt printing and using it to collect the taxes (Zanu, 1994). Zanu further notes that investigation of the taxes or income sources reserved for District Assemblies in Ghana, for instance, demonstrates that they are low yielding and hard to collect.

Appeah (2003), affirms the assertion of Zanu, by stating that revenue collection are open to serious abuse and corruption in their wildest forms in many developing countries. The leakages, under-declaration and other outright deliberate act of authority unfortunate activities are an incredible test to endeavors at expanding internally generated funds. He further notes that District Assemblies in Ghana do not have any systematic method for monitoring revenue collections because the data that will guide the preparation of that format is not available. Revenue collectors account for their collections a week or more after the collections, a situation that is subject to abuses, and many reasons are cited for their inability to render accounts as and when they are expected to do so.

Another challenge also have to do with the revenue collectors. The vast majority of the revenue collectors are inadequately propelled (motivated). Employment or career progression for many of the revenue collectors especially, the commissioned collectors are non-existence in light of their educational background. With a grim future confronting them, they light up that future in "making hay whiles the sun shines". In a study into issues of revenue generation in public sector organization in Nigeria, Udeh (2008) suggested that public sector organizations must be effective and efficient in discharging statutory responsibilities to the people. Udeh (2008) stated that this can be achieved through increased sources of revenue generation. Udeh (2008) however found that public sector organizations are confronted with issues which are diverse running from over-reliance of government on statutory subvention, low borrowing capacity, corruption, mismanagement and misappropriation of funds, ineffectual methods for improving internally generated funds, absence of skilled and technical personnel.

In a study of accountability and effective performance in the public service, Zaney (2011) identify systemic weaknesses which include weaknesses include inadequate records management, inadequate accounting for revenues due and or collected, and misuse of internally generated funds or the non-preparation of bank reconciliation statements. He stated that other weaknesses have to do with the non-compliance with regulations and executive directives, inadequate safeguards and management of national assets, inadequate risk management and inadequate financial accounting and reporting. Also becoming a disturbing trend in the nation's public sector institutions are excessive borrowing, unprofessional revision of contracts, failure to follow balanced budget practices and to publish the appropriate statement and annual report. The root cause of these weaknesses according to Zaney (2011) is said to be traceable to the absence of effective performance management systems in public institutions.

Zaney (2011) stated that with the increasing demand of public sector organizations to improve the quality of services provided while cutting cost, public servants are under the obligation to be more accountable, customer-focused and responsive to stakeholders' values. The need for an effective financial management and audit practice in the Publish the appropriate customer-focused and responsive to stakeholders' values. The need for an effective financial management and audit practice in the public sector has, therefore, become particularly urgent, a need which must be met with the adoption of good performance management practices.

According to (Zaney, 2011), public sector institutions must use existing laws and procedures to formulate strategies and enhance public sector performance, and the internal auditor is part of strategy formulation. He stated further that another important requirement of a successful

implementation of performance management is that organizational behaviour and culture must change, work ethics observed and the changes managed. The behaviour and attitudes of individuals and groups placed at the helm of affairs of governance must change and public servants need to be reminded that performance is not just about output, but also about timeliness, quality and cost effectiveness. And in all these, accountants and internal auditors have the responsibility to discourage the management of public institutions from negative practices in the utilization of scarce public sector resources. Accountants and internal auditors must be involved in setting up sound budget and financial accounting systems. Adedokun (2007), has identified the following problems that inhibited Subvented organizations in mobilization internally generated funds.

- **Shortage of trained personnel** - Shortage of well trained and qualified personnel which are suppose to serve as tool for collection of taxes and rates at the local level, even the few available are not properly trained in efficient budgetary and financial management systems. Also most of the local governments are short staffed to carry out their duties.
- **Lack of capacity to attract and retain personnel** - Local governments lack the capacity to attract and retain the right caliber of staff to articulate plans and execute programmes and projects in order to transform the lives of the grassroots people.
- **The dependence syndrome** - Notwithstanding the way that there are constitutional provision for statutory allocations and internally generated funds, local government are firmly controlled and subordinated by state governors through sundry mechanisms, including manipulation of the disbursement of financial transfers to them. Local governments mobilize their funds solely from external sources from outer sources. The external sources include federal and state governments financial

transfers like grants, statutory allocations, share of Value Added Tax (VAT), receipts and loans.

- **State control over local Government budget** - Another constraint that is imposed on local government revenue mobilization capacity is state control over local government budget, which is made to pass through many levels of approval in the hands of the state or central government.
- The delay in the passage of annual budget for local governments poses a great problem in the sense that budget sometimes take three months before approval. Invariably, this will cause delay in execution of local government functions including payment of the staff salaries and hinder infrastructural facilities to be put in place.
- **Corruption** - In addition, insincerity of council staff on field assignment poses greater problem because most of them usually divert collected council fund for their personal usage thereby denying the council of the needed funds for its operations.

2.7 Drivers for Revenue Generation in the Public Organizations

The need for aggressive internal revenue mobilization by sub-national institutions has become very essential in view of the fact that local authorities have the responsibility to provide services to their respective geographical areas. (Ebel and Vaillancourt,1998).

Kanfra (1994) examines potentials for increased internally generated revenues from administrative point of view where efficiently designed formats that set actual collections against targets are monitored and effectively implemented. Ayee (2004) is also of the view that prospects for improved internally generated revenues could be in areas of expansion in the revenue sources, blocking the loopholes, improving the caliber of revenue collectors and motivating them as well as entering into virgin areas of collection. He states that there are

still „virgin“ areas that need to be tapped by the local authorities but notes also that most local authorities have limited their activities of internally generated revenues to the most easily accessible and payable like market tolls, park fees and property rates.

Aboagye (2004) believes that effective and efficient data base which enhances planning of revenue mobilization as well as efficient management and methods of property valuation, billing, collection, accounting, controlling and the presence of a proper format for revenue reporting and an in-built monitoring and evaluation mechanism. To generate enough internally generated funds, Korkor (2003), suggests the following strategies to MMDAs.

- ✓ Public education on payment of rates, fees, licenses, etc. by corporate bodies, traders, property owners etc.
- ✓ Revaluation of immovable properties to reflect the true earns values of such properties.
- ✓ Introduction of new business operating permits.
- ✓ Engagement of private revenue collectors.
- ✓ Use of task force and the police to enforce payment of fees, license, etc.

2.7.1 Innovation

Green, Howells and Miles (2001), in their investigation of service innovation in the European Union, provide a suitable definition of the term innovation which denotes a process where organizations are “doing something new i.e. introducing a new practice or process, creating a new product (good or service), or adopting a new pattern of intra- or inter-organizational relationships (including the delivery of goods and services)”. What is clear from Green, Howells and Miles’ definition of innovation is that the emphasis is on novelty. Innovation in the public sector may indeed include the production of material “things” or products, but

more often than not public innovation entails the application of already existing “things” or the delivery of services, accompanied by organizational change and policy development.

One evident aspect of modern societies that is conspicuously missing in much of this analysis is what in a wide term generally is denoted the “public sector”. Generally activities by public organizations and institutions are seen as either regulatory frameworks for innovation activities or as more or less passive providers of inputs to private sector innovation, or as recipients and users of – or a “market” for – innovative products generated by a “private sector” – of market based agents (Eshima et al., 2001).

Clearly the role of the “public sector” activities in our societies is more important than this – more important for socio-economic development and for the achievement of the ultimate welfare objectives that underpin the goals of public activities and policies. It is therefore something of a paradox that the socio-economic innovation literature has almost completely neglected what is a major aspect of all European economies: the public sector activities (Merritt and Merritt, 1985).

According to Earl (2002), in a market based framework innovation by agents/organizations are basically the reflection of the agents’ adaptation to and attempts to mould the structure of the incentives and expected rewards they perceive as facing them. The simplified way of expressing this starting point to market-based innovation is that companies as suppliers of economic goods generally are profit-seeking agents, and more specifically – in their attempt to reap as large profits as possible – profit-maximizers. Innovation strategies by companies is thus deliberately chosen and shaped by the search for maximal profits, conditioned by the information and insight the decision maker has about that part of the socio-economic universe

in which the company is operating. We will stick to this oversimplified model for the time being.

To put it bluntly, public sector innovation is too complex to fit a simple model like this. To some extent this is only apparent, but to understand why this is so, we need to be more explicit on what we mean by the concept of ‘innovation’. To approach the innovation concept and attempt the translation of the concept to a public or other non-market context, makes it necessary to go back to the core analytical definition of innovation. According to Merritt and Merritt, (1985), innovation in the public sector can be divided into several types and these are:

- i. A new or improved service (for example healthcare at home)
- ii. Process innovation (a change in the manufacturing of service or product)
- iii. Administrative innovation
- iv. System Innovation
- v. Conceptual innovation
- vi. Radical change of rationality

2.7.2 Accountability

According to Paul (1991), “accountability means holding individuals and organizations responsible for performance measured as objectively as possible. Public accountability refers to the spectrum of approaches, mechanisms, and practices used by governments to ensure that their activities and outputs meet the intended goals and standards”. This notion of accountability is applicable to all levels of government, public enterprises, individuals, and groups. Methods of ensuring accountability will naturally differ between the micro- and macro-levels of government. At all levels, however, public accountability is intended to

ensure close correlation between stated intentions, or goals, and actions and services rendered to the public, as well as the efficient and effective use of public resources.

2.7.3 Increase the quality of the workforce

According to Merritt and Merritt, (1985), public sector organizations have to concentrate on increasing the quality of employees by training them to become more flexible and resilient and by urging employees to spend more time on communicating and exchanging knowledge and best practices, both inside and outside the organization. In addition, the recruitment process should be aimed at attracting and hiring employees that are willing to take and accept responsibility and that want to be challenged by management to achieve extraordinary results. These employees have to be coached in such a way that they can eventually transfer to management level.

2.7.4 Institution Building

Institution building is taken to include any activities or interventions within an organization or within a system of organizations that are designed to make it better at doing what it is meant to do. Frequently, this will entail enhancing the skills and knowledge of personnel in order to improve their performance on the job. It can also involve changing the structure of the organization, its culture, the way it is managed and, in some cases, its strategic orientation. In the latter instance this might involve changing the way the organization perceives itself and its mission by, say, making it more customer oriented or by making it more concerned about the quality and timeliness of the services it is supposed to render to the public. Institution building can be used to help government organizations clearly understand the purposes they are supposed to fulfill and the means for their attainment; how to structure themselves to facilitate goal-centered activity; how to manage their human resources in the

interests of performance as well as employee well-being; and how to build commitment to quality (According to Merritt and Merritt, 1985).

2.7.5 Leadership and Vision

Golembiewski (1995), stated good leadership is essential in all organizations if they are to produce high quality goods and services. This feature of management cuts across cultural boundaries. However, while the need for good leadership and its outcomes is culture free, the nature of good leadership can be expected to vary in certain respects between cultures. The latest thinking on leadership is that it should be transformational. This means that leaders should be able to provide vision and direction for the organization, and that they should be able to energize and inspire other members of the organization in the pursuit of organizational objectives.

Vision is concerned with the long-term goals of an organization, which are the basis for its strategy about how it should carry out its work. In development settings, transformational leaders with vision and a sense of strategy will be those who are seen to be able to find clear and workable ways to overcome obstacles, who are concerned about the quality of the services their organizations provide to the mass of the people, and who can inspire other members to do likewise. These characteristics are what Osborne and Gaebler (1993) mean when they talk about mission driven, as opposed to rule-bound, government. It is an approach to organization whereby leaders encourage development and change, as opposed to control and maintain the status quo.

In order to persuade others and create desirable change, a leader's vision, or mission statements, should (1) reconceptualise or reconstitute the known and familiar; (2) make good

sense to others in terms of their daily working lives, while expanding their horizons and understanding; (3) be challenging, but within the bounds of reason; (4) be succinct, easily understood, vivid, and memorable; (5) recognize that its own realization depends upon the contributions of others; and (6) most importantly, be a mission or vision that the leader lives, one that he or she believes in and is seen to believe in.

2.7.6 Rewards/Reinforcement

In this thesis, *rewards/reinforcement* is defined as “systems that reward based on performance, highlight significant achievements, and encourage pursuit of challenging work” (Kuratko et al., 2005).

2.7.7 Resource Availability

In this thesis, *resource availability* is defined as the perceived “availability of resources for innovative activities” (Hornsby et al., 2002), including financial resources, time availability, and human resources. Covin and Slevin (1991) use a broad definition of *organizational resources and competences* as an antecedent of entrepreneurial behavior. They include “monetary resources, plant and equipment, personnel, functional-level capabilities (e.g., manufacturing flexibility), organizational level capabilities (e.g., the ability to get a new product to the market in a timely fashion), and organizational systems (e.g., marketing research systems)” (1991, p. 15).

CHAPTER THREE

3.0 METHODOLOGY AND ORGANIZATIONAL PROFILE

3.1 Introduction-

This chapter outlines the method used in collecting, processing, analyzing and presenting data for the study. The chapter involves a detailed discussion of the research procedure, data source, sampling population, sampling selection/technique, research instrument and data analysis as well as the profile of University of Education, Winneba.

3.1 Research Design

The study intended to report the situation as it is in the University of Education, Winneba. The design was used to describe the assessment of the sources, utilization and the percentage of internally generated funds (IGF) contributions to the University of Education, Winneba and to recommend other untapped sources of income. This study is therefore structured within the framework of descriptive research design. Descriptive research studies are designed to obtain information, which concerns the current status or phenomenon (Saunders, Lewis & Thornhill, 2007). The approach was chosen because the researcher did not manipulate the variable but the research rather described the phenomenon that existed at the time of the research. This was to ensure the integration of indigenous knowledge and hand-on experience in identifying and finding solutions to any problem relating to the mobilization of internally generated funds (IGF) for the University of Education Winneba. All key stakeholders were involved in the study through intensive and extensive consultations and discussions. A comprehensive review of documentation made by other researchers, governmental organizations and institutions were also conducted. Instruments used were mainly questionnaire, interviews and observations.

3.1.1 Sources of Data

To assess the sources and utilization of internally generated funds (IGF) of the University of Education, Winneba the study used both primary and secondary data. The primary data were collected through questionnaires administered, observations and interviews conducted in all faculties of University of Education, Winneba (Teaching Departments) and also among other spending officers (Non-Teaching departments) of the University of Education, Winneba.

Relevant secondary data were also obtained from the following sources:

- i. Copies of the University of Education, Winneba budgets for the period 2012 to 2014 from the office of finance secretariat.
- ii. Photocopies of audited financial statements from 2012 to 2013 and unaudited financial statement for 2014, from the office of finance secretariat.
- iii. 19th Congregation of Vice Annual Report
- iv. 18th and 19th Basic Statics of the University of Education, Winneba

3.1.2 Population

The focus population for the study involves all members of staff of the University of Education, Winneba. The entity has eleven faculties, two schools and two institutes and a number of non-academic departments and units with staff population of two thousand and twenty-four (2,024). The research primarily targeted on the members of employees at the finance office, Audit and the various faculties and its departments and the spending officers who are directly involved in the mobilization and management of these funds.

3.1.3 Sampling and Sampling Technique

The sampling technique used was simple random sampling for selection of the respondents. Purposive sampling was adopted for a study because it gives a positive correlation between

the sample of the study and the target population. In all a total sample size of one hundred and fifty (150) respondents were chosen comprising 14 members from the non-teaching staff and the rest of 136 are for the teaching departments of the University of Education, Winneba. The Finance Office was chosen because it controls the entire internally generated funds, all financial activities of the institution and making policies regarding the mobilization of internally generated funds and its commencement and implementation, all are under its supervision. In addition to the finance office, members of staff of some spending Officers (this includes deans, vice deans, head of departments, administrators, administrative assistants, clerks, hall managers, other units heads and principals of Colleges) were interviewed. This is because of the key positions they hold and the fact that they are involved in outlaying funds for the aid of achieving the organizational goals.

Table 1 Sample used for the study

S/N	Category	No. of Depts.	Target
1	School of Creative Arts	5	10
2	Faculty of Educational Studies	8	16
3	Faculty of Languages	5	10
4	Faculty of Science Education	10	20
5	Faculty of Social Science	7	14
6	Institute for Educational Development & Extension	6	12
7	School of Graduate Studies	1	2
8	Institute for Edu. Research and Innovation Studies	3	6
9	Faculty of Business Education	2	4
10	Faculty of Vocational Education	2	4

11	Faculty of Technical Education	4	8
12	Faculty of Educational & Communication Studies	3	6
13	Faculty of Agriculture Education	5	10
14	Faculty of Science & Environmental Health Education	2	4
15	Faculty of Languages – Ajumako	5	10
16	Non-Teaching Depts. for all campus	4	14
Grand Total			150

3.1.4 Research Instrument

The instruments used in data collection were structured questionnaires and interview guide. The questionnaire was designed mainly for the departments within the faculties, and the spending officers (non-teaching departments) while interviews were conducted among some spending officers including deans and principals of the University of Education, Winneba. The questionnaires were divided into six main sections: section ‘A’, sought data about the background of the respondents, section ‘B’ to examine the sources of IGF in the University of Education, Winneba, section ‘C’ to examine the use or utilization of IGF in University of Education, Winneba, section ‘D’ to examine the percentage of IGF contributions to the University of Education, Winneba, section ‘E’ interview guide with the senior members of the University of Education, Winneba. It was used to obtain data on the current effective mobilization of internally generated funds of the University of Education, Winneba, identify challenges facing the University of Education, Winneba as far as internally generated fund (IGF) is concerned and recommend ways to improve it.

3.1.5 Data Collection Technique

Questionnaires were administered personally to the respondents in their various offices with the help of four members of staff at the various campuses of the University of Education, Winneba who had initially been briefed. The interviews were conducted by the researcher himself. The presence of the researcher was necessary as it enabled the establishment of rapport between the researcher and the respondents and facilitates complete the understanding of the questionnaires administered.

3.1.6 Data Analysis

Data obtained from both primary and secondary sources were coded, sorted, processed and analyzed scientifically. Financial statements and budget statements from the University of Education, Winneba from the year 2012 to 2014 were analyzed and interpreted using pie chart, line graph and bar chart for the presentation.

3.2 PROFILE OF THE UNIVERSITY OF EDUCATION, WINNEBA – GHANA

3.3 GENERAL INFORMATION

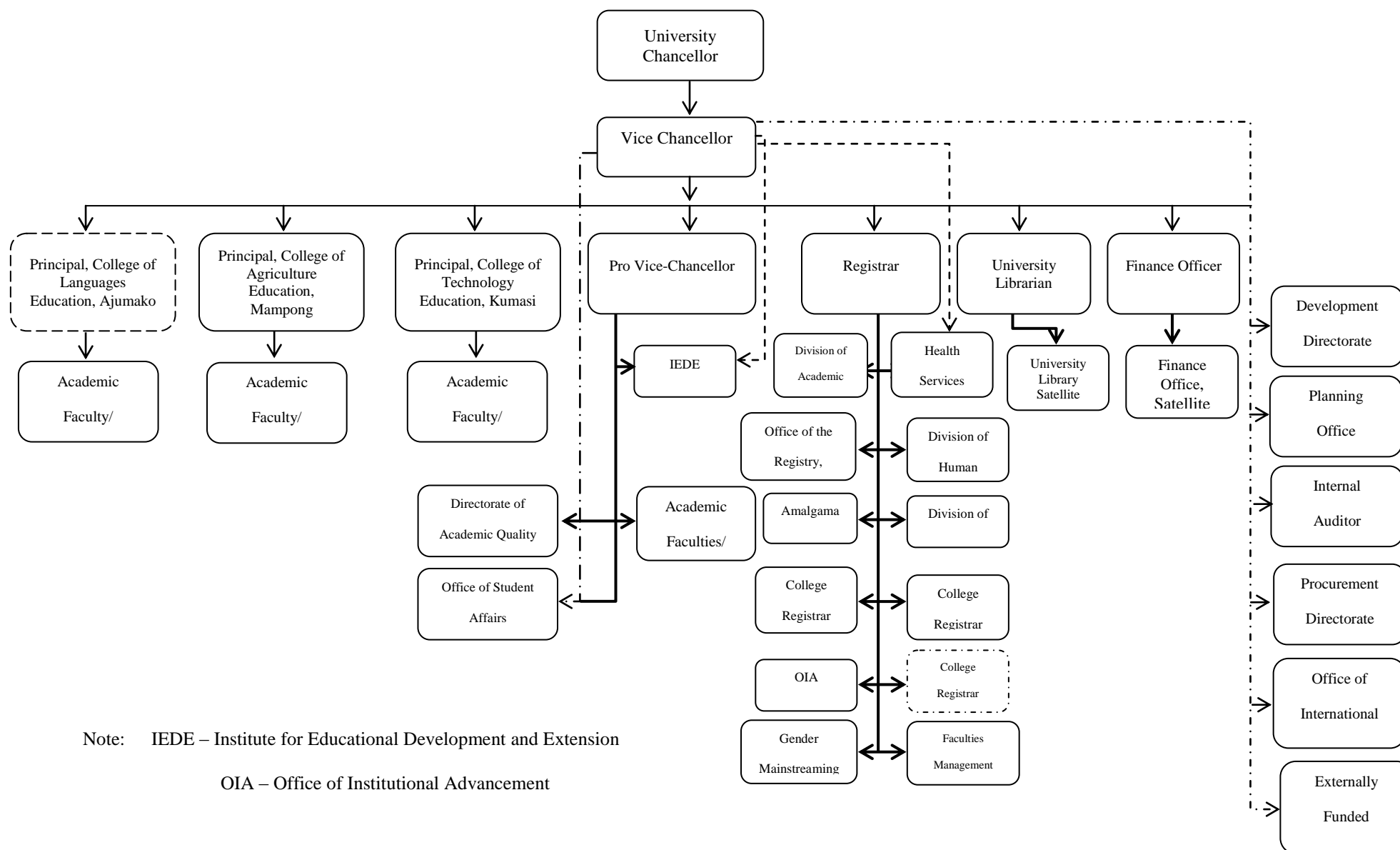
3.3.1 Establishment

The University of Education, Winneba (UEW) was established by an Act of Parliament enacted on May 14, 2004. It was originally established by PNDC Law 322 (1992), in 1996 as University College of Education, Winneba (UCEW) through the amalgamation of seven specialized educational institutions, viz: the Specialist Training College (STC), the Advanced Teacher Training College (ATTC), the National Academy of music Education, College of Special Education – Mampong Akwapim; St. Andrews Agricultural College, Mampong-Ashanti and the Kumasi Advanced Technical Teacher College (KATTC), Kumasi

3.3.2 Special Status and Mandate

The University is charged with the responsibility of producing professional educators to spearhead a new national vision of education aimed at redirecting Ghana's efforts along the path of rapid economic and social development. University of Education, Winneba is expected to play a leading role in the country's drive to produce scholars whose knowledge would be fully responsive to the realities and exigencies of contemporary Ghana, and indeed the West African sub-region.

UNIVERSITY OF EDUCATION, WINNEBA ORGANIZATIONAL STRUCTURE



3.3.4 Staff and Student Population

As at June, 2015, the University had total staff strength of 2,024, comprising 508 research and teaching staff and 1,516 supporting staff. The total student enrolment is 52,307 comprising 16,189 fulltime, 23,284 distance learning and 12,834 sandwich and part-time. Out of the total enrolment, 24846 are female representing 47.5%.

Table 2 UEW Staff Strength

Category	Winneba	Kumasi	Mampong	Ajumako
Teaching (Senior members)	340	119	33	16
Non-Teaching (Senior members)	81	36	15	7
Senior Staff	316	106	57	27
Junior Staff	541	177	96	57
Grand Total	1,278	438	201	107

3.3.5 Location

The University has four Campuses: the Winneba Campus, the Kumasi Campus, the Mampong-Ashanti Campus and Ajumako Campus.

3.3.5.1 Winneba Campus

The Winneba Campus which is the main campus of the University is spread over three sites (North, Central and South) within the Municipality. The Central Administration of the University is located at the North Campus.

3.3.5.2 Kumasi Campus

The Kumasi Campus which hosts the College of Technology Education is about 280 kilometres north-west of Accra in lies in the middle belt of the country.

3.3.5.3 Mampong – Ashanti Campus

The Mampong-Ashanti Campus which hosts the College of Agriculture Education is situated 51 kilometres north-west of Kumasi.

3.3.5.4 Ajumako Campus

The Ajumako Campus currently hosts the Ghana Education Staff Service Development Institute (GESDI).

3.3 Academic Programmes

Currently, the University has 47 undergraduate, 70 postgraduate and 19 Certificate & Diploma programmes. The Academic year of the University begins in August and ends in May. It comprises two semesters of sixteen weeks each. The first semester begins in August and ends in December, and the second runs from January to May. Vacation programmes are run from June to August and December to January.

The totality of courses taken by students is divided into four principal components, *viz*: Personal Development Studies, Subject, Core Education Studies and Professional Studies.

CHAPTER FOUR

PRESENTATION, ANALYSIS AND INTERPRETATION OF FINDINGS

4.0 Introduction

This chapter discusses, analyzes and present the results of responses received from respondents. It focuses on identification of various sources of internally generated funds, assessing the utilization of internally generated funds (IGF) and the percentage contributions of internally generated funds in financial administration of University of Education, Winneba. No organization in the corporate world – be it a non-profit organization or a profit organization, a private sector or a public sector organization one – can afford to ignore the vital role of money, Sheeba, K. (2011). It is in this vein, which the researcher is interested to know the various internally generated funds available, tapped and their contributions in the running of the Administration and Service departments of the University of Education, Winneba as well as its survival in the unforeseeable future as a public University.

Out of target sample of one hundred and fifty (150) respondents, one hundred and fifty responded. In order to achieve the objectives of the study, the questionnaires sought responses on the various sources of internally generated funds, all responses gave an affirmative answer of two (2), indicating that there are two major sources of IGF. The retrieved responses are carefully sorted, grouped, analyzed and the results are calculated in frequencies, percentages, bar/pie chart and presented in tabular forms, for easy understanding and interpreted. This chapter is mainly dedicated to the presentation, analysis and discussion of data.

4.1 Sources of Internally Generated Funds (IGF)

One of the objectives of the study was to find out about the various sources of internally generated funds in the University of Education, Winneba. The responses revealed that, the University of Education, Winneba has two major sources of internally generated funds (IGF). These are funds are student fees (all fees paid by both fee paying and non-fee paying students) and non-student fee income (these comprise of all income internally generated besides student fees, Eg. University farm income, transcripts/attestation/introductory letter fees, sale of application forms, investment income, University Clinic income, Production Units Income, Sale of University Souvenir etc.). Then followed several questions in an attempt to achieve the said objective, with a particular questions relating to what constitute a non-fee paying and fee paying students. It was revealed that, with non-fee paying students are also known as regular students, Government of Ghana subsidizes their fees hence, they do not pay tuition fees, whiles the fee paying student are also referred to as private students, these pay tuition fees in addition to the non-fee paying students fees, and their sessions are usually scheduled in sandwich, part-time classes (evening classes - weekdays), distance classes (weekends classes), Distance classes (Easter breaks (April) and Christmas break (December/January). Henceforth, the fee paying student pays higher fees than non-fee paying student. Responses also revealed that there are several non-student fee income activities in the University of Education, Winneba. The following are the representation of responses received, gathered, sorted, analyzed and interpreted for easy understanding.

4.1.1 Responses on the sources of IGF in UEW

Table 3

Type of IGF	Responses	Percentage
Students Fees	148	98.67%
Non-Student Fees	143	95.33%
Others	9	6.00%
Total Respondents	300	100.00

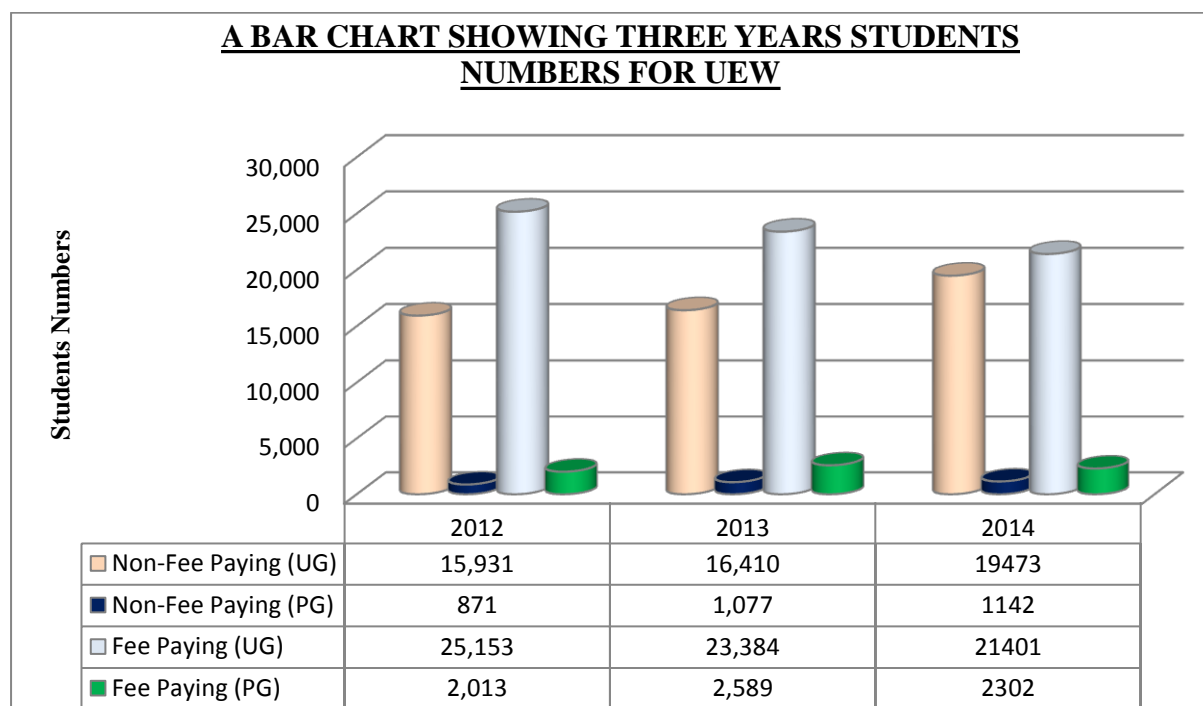
Source: Field study 2015

From table 1, the researcher was surprised to know that some of the respondents do not know types of internally generated funds for the University, whilst 98.67% and 95.33% said student fees and Non-student fees respectively then 6.00% says others. Discussion with some 6% respondents reviewed that there are donor support to the University; this comes in both external and internal. In general there are two major categories of internally generated funds for the University of Education, Winneba, and these are Student fees and Non-student fees.

4.1.2 Responses on student's enrollment by study category for three years for UEW

Table 4

Category		2012	2013	2014
Non-Fee Paying	Undergraduates	15,931	16,410	19473
Non-Fee Paying	Postgraduates	871	1,077	1142
Fee Paying	Undergraduates	25,153	23,384	21401
Fee Paying	Postgraduates	2,013	2,589	2302
Grand Total		43,968	43,460	44,318

Fig. 1

From Fig. 1 fee paying undergraduates students has the highest students enrollment numbers for the three consecutive years, however, this number keeps dwindling down from 2012 to 2014. This is followed by non-fee paying undergraduate students with a steadily increase from 2012 to 2014. But the least number of enrollments in the University is non-fee paying students for postgraduates, having increased with decreasing returns from 2012, 2013 to 2014 respectively.

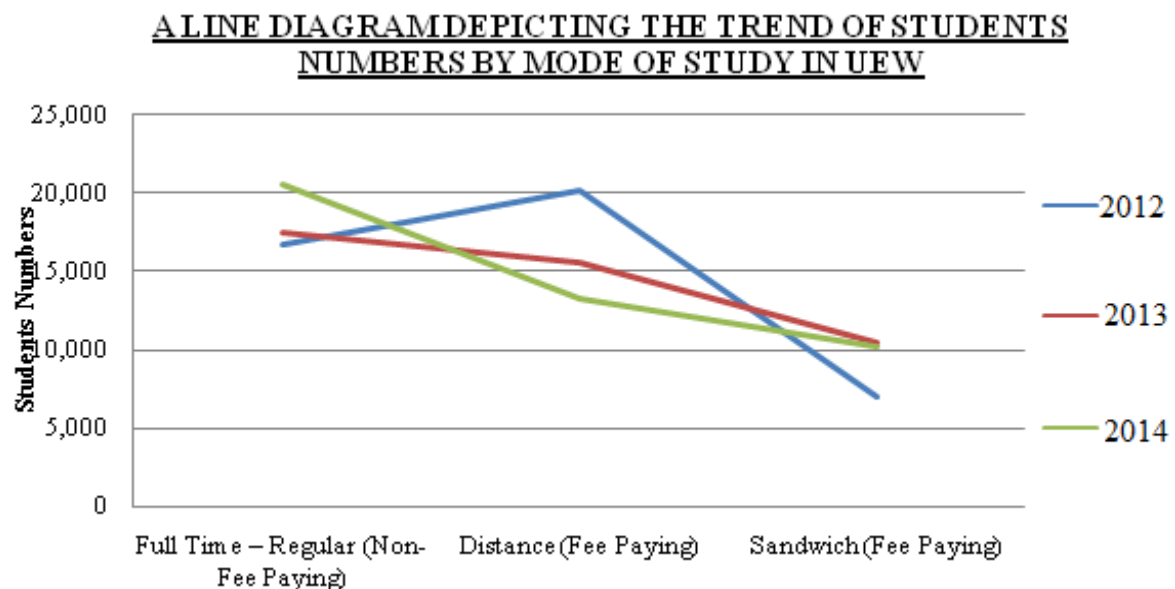
Table 5 Enrollment by Session

Mode of Study	2012	2013	2014	%
Full Time – Regular (Non-Fee Paying)	16,802	17,487	20,615	41.78
Distance (Fee Paying)	20,218	15,564	13,256	37.31
Sandwich (Fee Paying)	6,948	10,409	10,128	20.91
Total	43,968	43,460	43,999	100

Source: 18th Congregation Basic Statistics of UEW

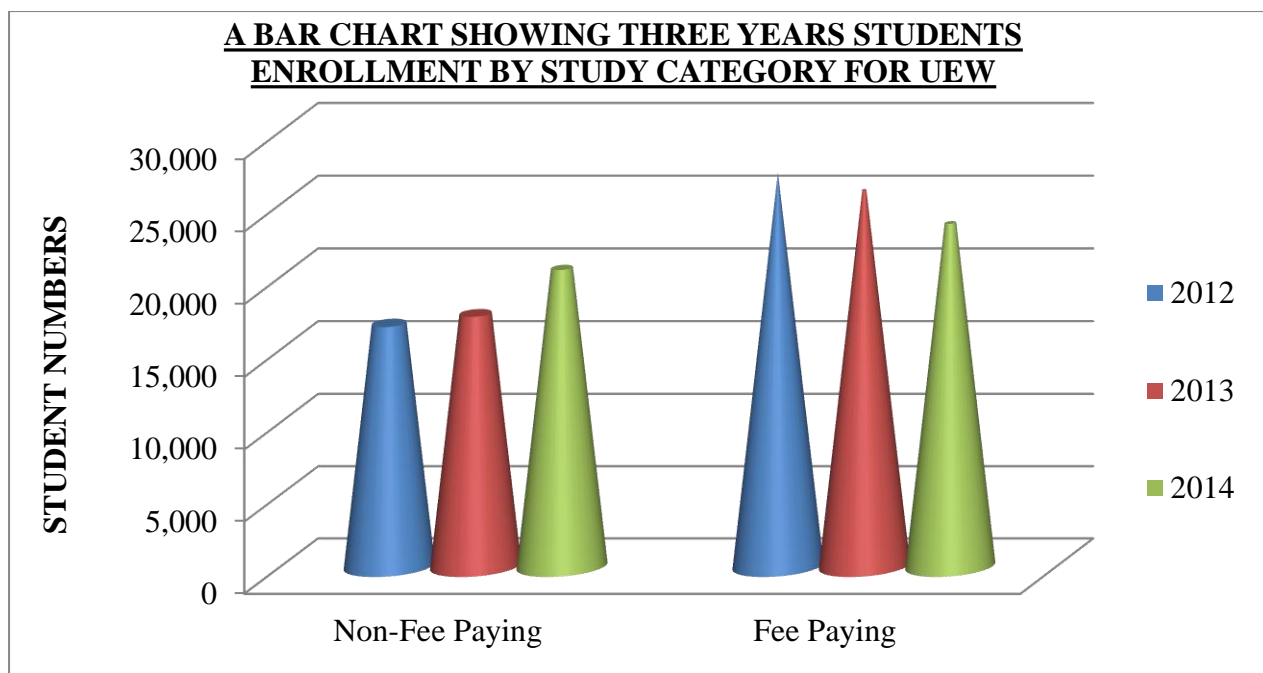
From table 3, it is clear that the chunk of students enrolled in the University of Education, Winneba by session for the past three are full time (regular) students which makes 41.78% over the three years enrollment by session, whilst distance students followed with 37.31% and sandwich students with 20.91%. However, when enrollment are looked at fee paying and non-fee paying students, the fee paying students exceeds the non-fee paying students by 16.44% over the last three years total students numbers.

Fig. 2



From Fig. 2, it is clear that no particular session of students' enrollment numbers have stood tall over the last three years sessions. But in 2012, Distance students; thus fee-paying students stood tall over all other sessions. Meanwhile, in 2013 and 2014, full time (regular) – non-fee paying students had the largest enrollment numbers for these sessions, whilst sandwich (fee paying) students had consistently been the least number of enrollments for the past three years.

Fig. 3



From Fig. 1, the chart shows that from the past 3 years, fee paying students were more than the non-fee paying students by 76842. The chart shows that the fee paying students' numbers have been declining from 2012, 2013, and 2014 as 27166, 25973, and 23703 respectively while the non fee paying students numbers have been increasing from 2012, 2013, and 2014 as 16,802, 17,487, and 20,615 respectively.

Fig 4

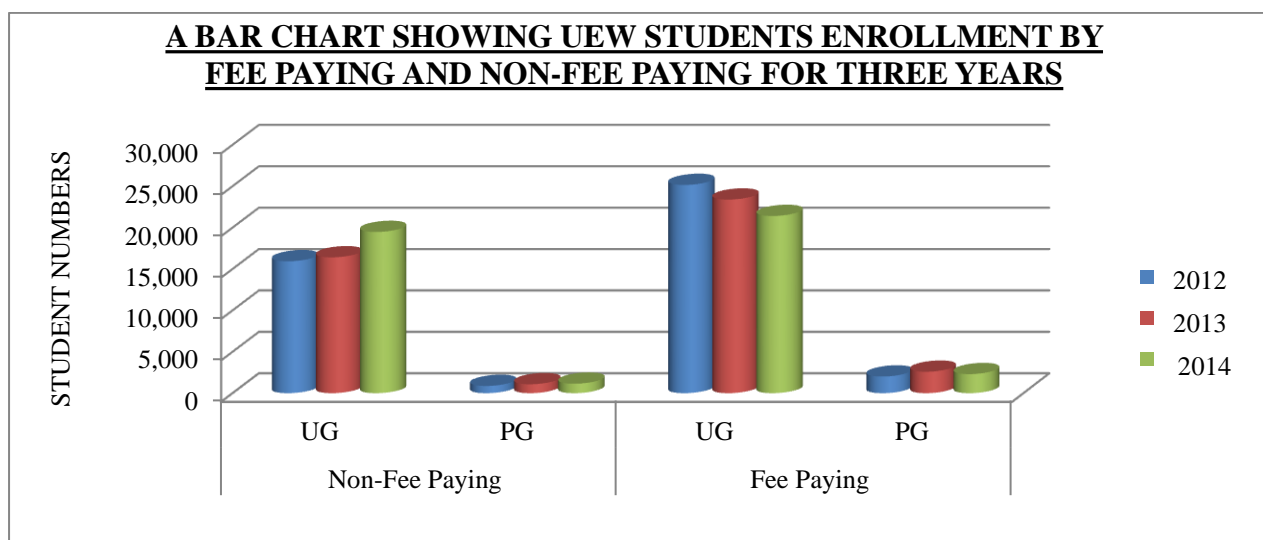


Fig 4. Shows a bar chart of UEW students enrolled for the past 3 years with respect to fee paying and non-fee paying under the post graduate and undergraduate categories. From the

chart, fee paying undergraduate students had the highest students' number of 25,153, 23,384, and 21,401 followed by the undergraduate non-fee paying students recording 15,931, 16,40 and 19,473. The post graduate fee paying student followed with 20,13, 2589, and 23,02 while post graduate non-fee paying students recorded the least students number of 871, 1077 and 1142 in the years 2012, 2013 and 2014 respectively.

4.1.3 Composition of student fees for UEW

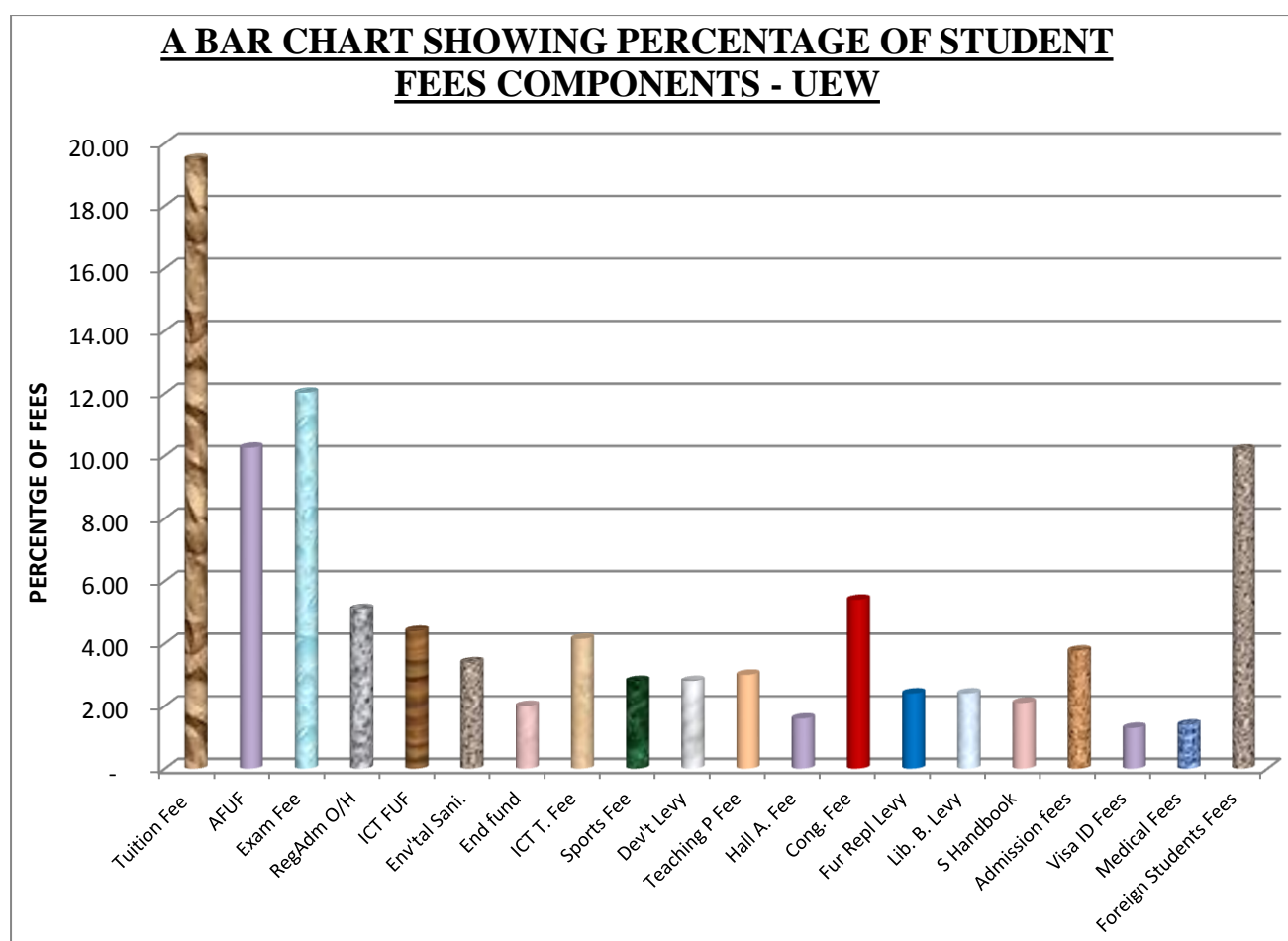
Table 6

Gender	Percentage (%)
Tuition Fee	19.50
Academic Facility User Fees	10.26
Examination Fee	12.02
Registration and Administration Overhead	5.10
ICT Facility User Fee	4.40
Environmental Sanitation	3.40
Endowment fund	2.00
ICT Training Fee	4.15
Sports Fee	2.80
Development Levy	2.80
Teaching Practice Fee	3.00
Hall Affiliation Fee	1.60
Congregation Fee	5.40
Furniture Replacement Levy	2.40
Library Resources & Books Levy	2.40
Students Handbook	2.10

Admission fees	3.77
ID cards Fees	1.30
Medical Examination Fees	1.40
Fees from Foreign Students	10.20
Total	100.00

Source: Field Study, 2015

Fig. 5



It is obvious from Table 4 that the largest percentage of Students Fees is generated from tuition fee accounting for 15.15%. Sandwich programme fees and fees from part-time students were also the next largest IGF generated from students' fees accounting for 11.5% and 8.6% respectively. Examination Fees closely followed with 12.02% whilst fees from

foreign students contributed the least amount for Students fees component of IGF at University of Education, Winneba.

4.1.5 Responses on number of programmes being ran by UEW

Table 7

Category	2012	2013	2014
Certificate & Diploma Programmes	14	17	19
Undergraduates Programmes	29	38	47
Postgraduates Programmes	41	52	70
Grand Total	84	107	136

Source: UEW 2014, 2013 and 2012 Budget

4.1.6 Average amount of students per year

Table 8

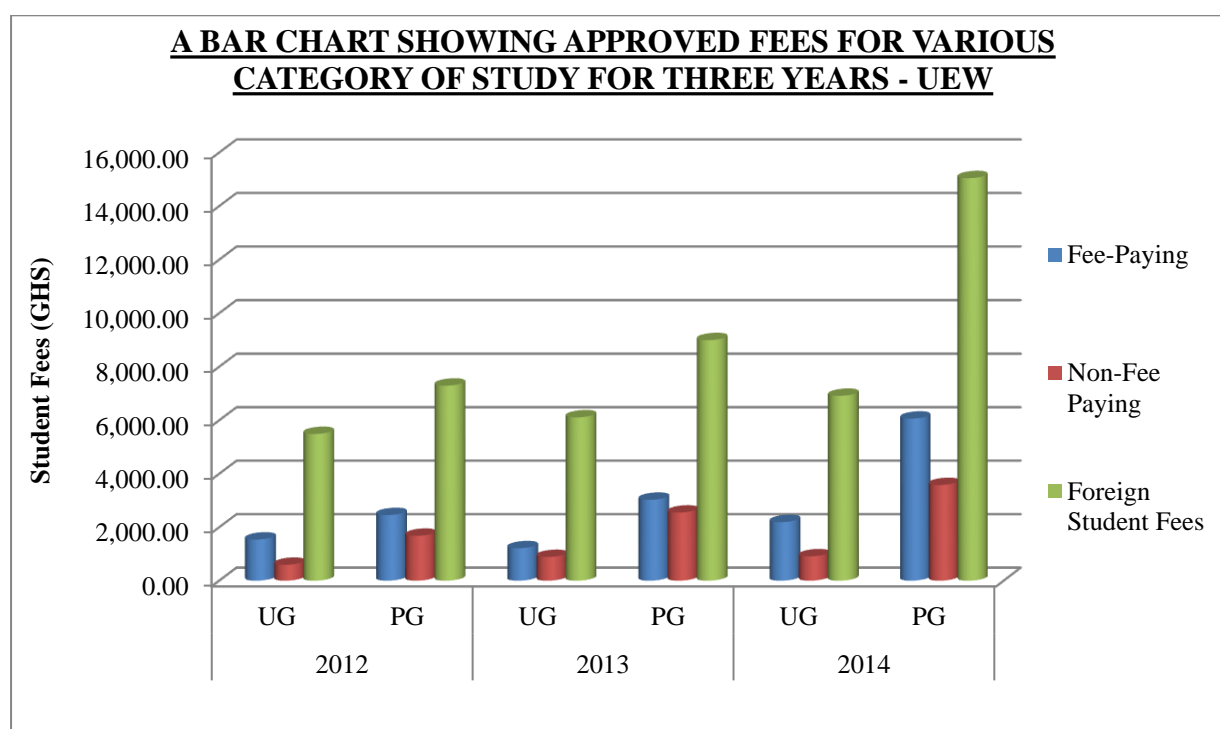
Years	Category of Study	Fee-Paying	Non-Fee Paying	Foreign Student Fees
2012	UG	1,540.00	595.6	5,491.00
	PG	2,456.67	1,680.50	7,295.12
2013	UG	1,215.00	888.6	6,111.00
	PG	3,028.20	2,549.67	8,994.50
2014	UG	2,193.89	913.07	6,914.75
	PG	6,062.97	3,581.73	15,044.84

Source: Approved 2014/2015 and 2013/2014 Regular, Distance Education Students Fees

Table 6 shows the fees paid by foreign students, fee paying students and non-fee paying students at their study categories for the past 3 years. In 2014, foreign students paid the highest fees which were GH¢ 15044.84 and GH¢ 6914.75 followed by fee-paying students which is GH¢ 6062.97 and GH¢ 2193.89. Lastly, non-fee paying students paying GH¢

3581.73 and GHC 913.07 for the post graduate program and undergraduate program respectively. Again in the year 2013, foreign student paid the highest fees which were GHC 8994.50 and GHC 6111.00, fee paying students followed with GHC 3028.20 and GHC 1215.00 and lastly non-fee paying students paid the least with GHC 2549.67 and GHC 888.60 for post graduate and undergraduate programs respectively. Finally in the year 2012, foreign students were still paying the highest fees compared to the rest of the students in the university at GHC 7295.12 and GHC 5491.00, followed by fee-paying students who paid GHC 2456.67 and GHC 1540.00 and finally non-fee paying students paid GHC 1680.50 and GHC 595.60 for post graduate and undergraduate programs respectively.

Fig. 6



4.1.6 Composition of Non-Students Fees for UEW

Table 9

Gender	Percentage (%)
Transcript Fees	30
Certification Fees	20
Proficiency Fees	1
Attestation	3
Introductory Letter	2
Application Forms	35
Short term investment interest income	1
Hire of investment property	1
Rent Income from Staff	2
Radio Income	0.5
Tender Documents	0.2
University Clinic Income	1
Penalty on Missing Library Books	0.1
Sale of University Souvenirs	0.32
Others	2.88
Total	100.00

Source: Field Study, 2015

4.1.7 Responses on other generating income activities for UEW

Table 10

Activity	Campus Sited
University Farm	Winneba
University Farm	Mampong
University Bookshop	Winneba
University Cloth Production (Fashion & Textile)	Winneba
University Printing Press	Winneba
Food & Production Unit	Winneba
Radio Winebay	Winneba
University Clinic	Mampong
University Clinic	Winneba

Source: Field study 2015

4.1.8 Responses concerning UEW income generating activities Commercialized

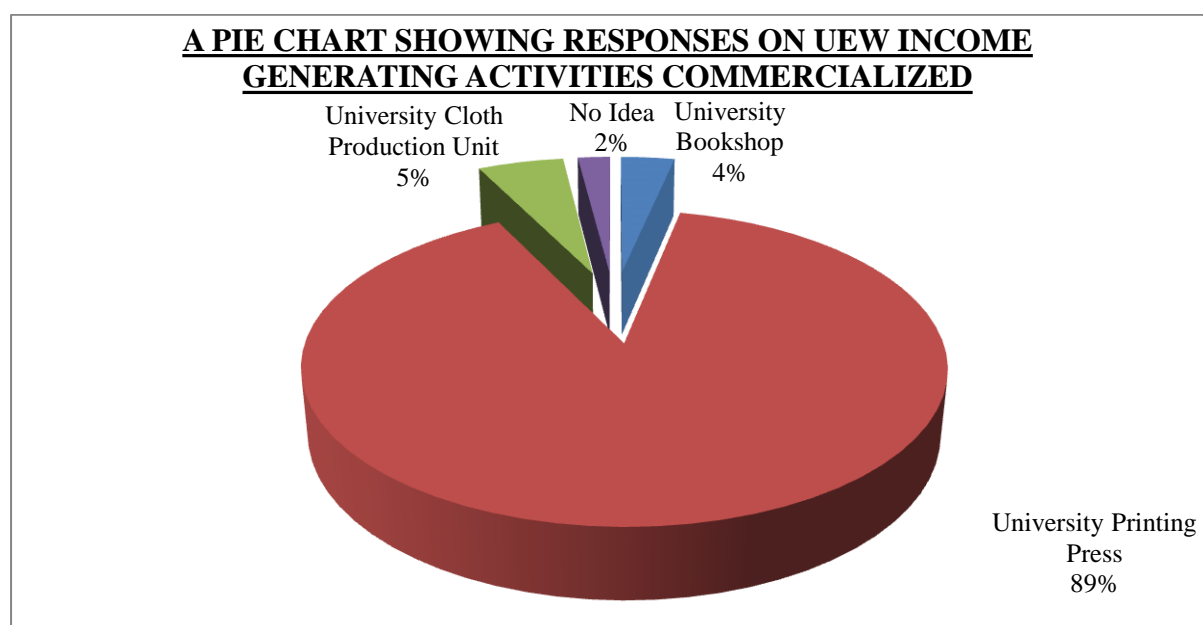
Table 11

Activity	Responses	Percentage of Responses
University Bookshop	5	11.33%
University Printing Press	134	74.00%
University Cloth Production Unit	8	10.67%
No Idea	3	4.00%
Total	150	100.00%

Source: Field study 2015

From table 9 and fig.6 above, 74% of the respondents showed that university printing press has been commercialized, 11.33% of the respondents indicated that university bookshop has been commercialized, following 10.67% of the respondents also revealed that university cloth production unit has been commercialized whiles finally 4.00% of the respondents were not sure of which income generating activity in the university has been commercialized.

Fig. 7



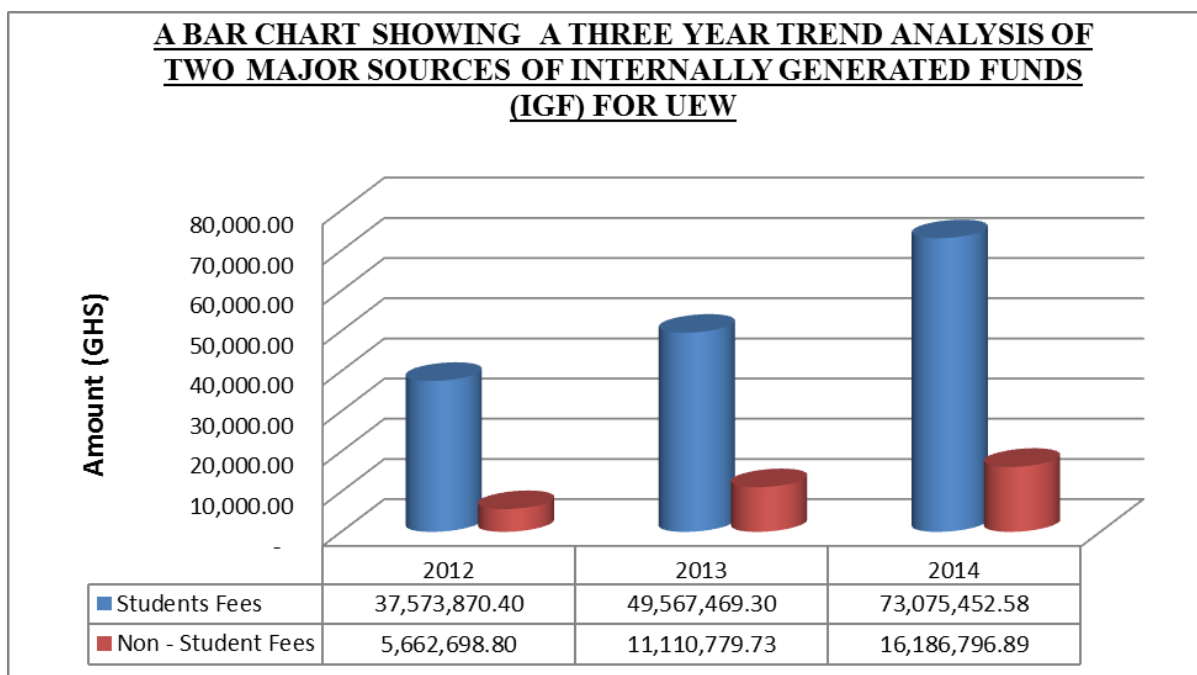
4.2.1 Components of IGF for three consecutive years - UEW

Table 12

IGF	2012		2013		2014	
	Amount	%	Amount	%	Amount	%
Students Fees	37,573,870.40	86.90	49,567,469.30	81.69	73,075,452.58	81.87
Non - Student Fees	5,662,698.80	13.10	11,110,779.73	18.31	16,186,796.89	18.13
Total	43,236,569.20	100.00	60,678,249.03	100.00	89,262,249.47	100.00

Source: UEW Audited Financial Statement for 2012, 2013 and Unaudited 2014

Fig. 8



From Fig 8, it is clear that 2014 had the largest revenue for both student fees and non-student fees. However, the student fees constituted 86.90%, 81.69% and 81.87% representing 2012, 2013 and 2014 respectively. Meanwhile, Non-Student Fees also constituted 13.10%, 18.31% and 18.13% for 2012, 2013 and 2014 respectively. This means that, student fees gives the largest revenue in terms of IGF to the University of Education, Winneba, than any other revenue generating activities. In aggregate, thus summing all the three years IGF gives GH¢193,177,067.70, and this represents 22.38%, 31.41% and 46.21% for 2012, 2013 and 2014 respectively as a total IGF for the three consecutive years for the University of Education, Winneba.

4.1.9 Composition of IGF - Students Fees

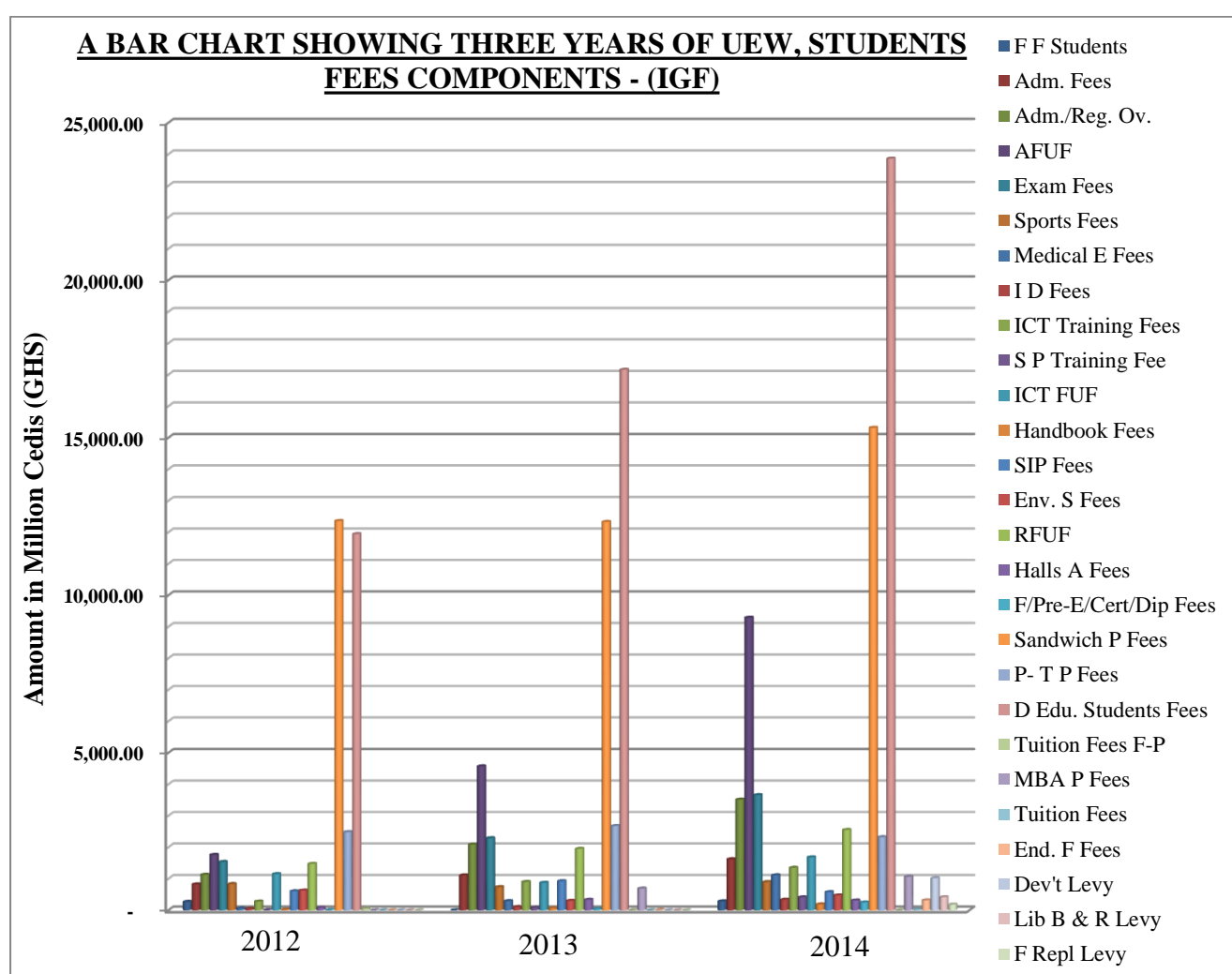
The composition of Students Fees as IGF at University of Education, Winneba is presented below.

Table 13 THREE YEARS OF UEW, IGF FROM STUDENT FEES

<u>Fee Components:</u>	2012	2013	2014
Fees From Foreign Student	269,747.18	1,500.00	288,108.61
Admission Fees	823,868.14	1,111,663.83	1,622,906.16
Administration/Registration Overheads	1,130,522.09	2,086,479.94	3,515,101.34
Academic Facility User Fees	1,760,856.90	4,572,717.64	9,292,731.51
Examination Fees	1,535,642.25	2,291,328.04	3,656,423.69
Sports Fees	835,732.08	738,056.86	896,939.61
Medical Exams Fees	63,302.08	293,417.62	1,114,651.96
I D Cards Fees	52,257.41	105,421.37	338,771.96
ICT Training Fees	278,637.75	901,953.23	1,351,244.39
Specialized Programmes Training Fee	6,593.45	85,464.82	412,899.14
ICT Facility User Fees	1,153,650.22	873,908.68	1,683,347.33
Student Handbook Fees	23,255.28	71,462.97	190,247.15
Teaching Practice/SIP Fees	605,963.70	926,754.67	576,982.07
Environmental Sanitation Fees	627,650.52	301,586.41	473,941.30
Residential Facilities User Fees	1,474,440.45	1,952,906.50	2,555,008.50
Halls Affiliation Fees	82,229.36	333,792.30	312,667.35
Foundation/Pre-Entry/Cert./Diploma Fees	10,780.00	45,789.00	249,408.10
Sandwich - Programme Fees	12,357,885.40	12,330,363.19	15,317,293.65
Part - Time Programme Fees	2,484,600.48	2,676,512.22	2,324,370.93
Distance Education Students Fees	11,942,706.66	17,160,102.99	23,862,496.52
Tuition Fees from Fee-Paying Students	55,149.01	2,957.50	-
MBA Programme Fees	-	691,592.87	1,067,160.81
Tuition Fees	-	-	34,381.12

Endowment Fund Fees	-	11,736.65	317,331.04
Development Levy	-	-	1,021,425.97
Library Books & Resources Levy	-	-	417,064.53
Furniture Replacement Levy	-	-	182,547.87
TOTAL	37,575,470.41	49,567,469.30	73,075,452.58

Fig 8



Sources: Financial Statement from 2012, 2013 and 2014

From Fig.8, the year 2014 gave the highest student fees income for the University while it followed by 2013 and 2012 respectively. Though students' numbers dwindled from 2012 to 2014 but students fees increased with an increasing rate over the three years.

4.1.10 Composition of Number of students paying Student Fees under review

Table 14

Category		2012		2013		2014	
		No. of Students	%	No. of Students	%	No. of Students	%
Non-Fee Paying	Undergraduates	15,931	36.23	16,410	37.76	19473	3.94
	Postgraduates	871	1.98	1,077	2.48	1142	2.58
Fee Paying	Undergraduates	25,153	57.21	23,384	53.81	21401	8.29
	Postgraduates	2,013	4.58	2,589	5.96	2302	5.19
Grand Total		43,968	100.00	43,460	100.00	44,318	100.00

Source: UEW 18th & 19th Congregation – Basic Statistics

4.1.11 Composition of IGF- Non-Students Fees

The composition of Non-Students fees IGF was also ascertained from the finance officer of University of Education, Winneba. The data obtained indicated that revenues from sale of application forms and transcript fees constituted the largest component of non-students IGF from University of Education, Winneba accounting for 32% and 30% respectively. Certification fees and sales of the university souvenirs also contributed 20% and 3.2% each respectively for the year 2013. On the other hand, the least contributing source of non-students fees component of IGF were penalty for missing library books and tender documents fees with each representing 0.1% and 0.2% respectively. Table 3 presents the components of non-students IGF at University of Education, Winneba for the year 2013.

Table 15 Composition of Non-Student fees for three years

Details - Non-Student Fees Income	2012	2013	2014
Sale Of Admission Forms	1,028,212.05	2,715,957.00	4,571,522.50
Transcripts, Intro. Letters, Attest. Etc.	137,996.50	216,210.11	254,415.50
Congregation Fees	611,796.89	1,106,871.47	1,126,638.94
Alumini Dues	5,515.96	39,272.35	16,827.79
Short-Term Investment Interest Incomes	2,716,410.18	5,112,363.58	6,283,084.44
Rent Income from Staff	103,855.80	146,190.22	486,227.63
Radio Income	11,013.00	11,875.00	11,440.31
Tender Documents Fees	70,019.85	57,097.00	67,427.50
Bus/Transport Service Income	1,583.00	4,069.00	2,488.23
Other Income - Teaching Departments	46,396.64	79,315.80	54,702.62
Other Income – Hall/Non-Teaching Depts.	283,614.82	365,636.36	478,532.73
Production Units Income	34,308.60	260,879.60	576,297.70
University Clinic Income	172,117.16	162,660.75	222,960.96
University Library Services Income	66,838.52	1,353.80	378.00
Penalty on Missing Library Books etc.	-	149.45	-
University Farm Income	198,378.72	174,255.76	230,766.68
Proceeds from Auction Sales	7,795.00	79,412.00	29,025.00
Hire of University Property/Apparels	48,641.00	70,244.50	149,891.57
Miscellaneous Income	146,975.66	123,089.22	1,058,988.82
Sale of University Souvenir	9,756.74	158,041.80	96,080.33
Bank and Other Interest Incomes	18,945.71	16,342.46	10,779.13
University Affiliation Fees	187,975.00	206,417.00	443,422.50
Theatre/Music Production Income	4,722.00	3,075.50	8,498.00

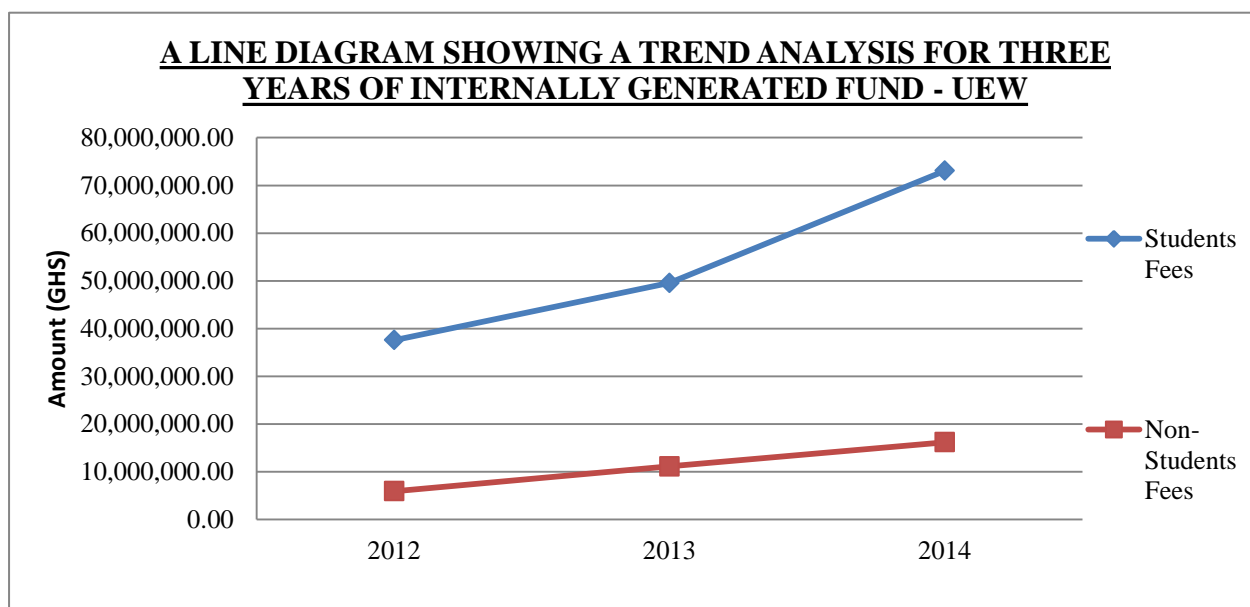
WLE Conference Income	-	-	-
Media Pad Income	-	-	6,400.00
Realised Foreign Exchange gain	-	-	-
Unrelised Foreign Exchange loss	-	-	-
TOTAL	5,912,868.80	11,110,779.73	16,186,796.89

Source: Financial statement for 2012, 2013 and 2014

It is obvious from Table 13, shows revenues from sale of application forms and transcript fees contributed the largest components of non-students IGF at University of Education, Winneba with both accounting for 65%.

Table 16 Composition of IGF for the past three years

IGF	2012	2013	2014
Students Fees	37,575,470.41	49,567,469.30	73,075,452.58
Non-Students Fees	5,912,868.80	11,110,779.73	16,186,796.89
Total	43,488,339.21	60,678,249.03	89,262,249.47



From Fig 9, it is clear that student fees income has contributed the chunk of the University's internally generated fund over the last three years.

4.2 Examination of utilization or uses of UEW's IGF

The second objective of the study was to find the uses or utilization of IGF in University of Education, Winneba. It is clear from the available literatures that the idea of the internally generated fund is of high necessity (Johnstone, 1998; Odebiyi, et al., 1999; Wangenge-Ouma et al., 2008). As it is now obvious that the Government of Ghana, cannot fully fund tertiary education, and given the involvement of the private sector which the government is willing to support financially, the role of internally generated fund (IGF), therefore, becomes more critical Aina, 2002; Bevc, & Ursic, 2008); Okoji, 2009), but most importantly, how these funds would be utilize to achieve the said dream of the University and its survival in the competitive environment tends to raise several questions. The following are the responses from several questions asked in order to achieve the said objective of the research.

4.2.1 Allocation of IGF to Departments/Section/Units by UEW

Distribution of Academic Facility User Fee (AFUF) to Teaching Departments – Non-Fee Paying Students

Table 17

Details	Percentage (%)
Campus Administration	30%
Departments	50% Based on FTE
Departments	10% Based on Absolute Numbers
Faculty Administration (Dean's Office)	10%

Source: UEW 2015 budget Guidelines

Table 18 Distributions of Tuition Fees – Fee Paying Students

Details	Percentage (%)	
	100%	70% →100%
Campus Administration	30%	
Campus Administration – Running cost of Programme		75%
Centralized Adm. – Profit		20% of 25%
Departments – Profit		20% of 25%
Campus Adm. – Profit		30% of 25%
Faculty Administration (Dean's Office)		20% of 25%
All Department – Bonus		10% of 25%

Source: UEW 2015 budget Guidelines

Table 19 Allocation for Goods & Services – Non-Teaching Departments

Offices	Percentage (%)
Office of the Vice Chancellor (including the Pro-V C's Office)	32%
Office of the Registrar	30%
Office of the Finance Officer	20%
Office of the University Librarian	8%
Works and Physical Development Directorate	5%
Internal Audit Unit	5%
Grand Total	100%

Source: UEW 2015 budget Guidelines

Table 20 Responses on the application or utilization of IGF in UEW

<u>ACCOUNT CODES</u>	TOTAL	Compensati on of Employee	Goods & Services Cost	Investment Costs
	%	%	%	%
Students Fees				
Fees from foreign students	100.00	-	-	100.00
Admission Fees U/G	100.00	-	18.84	81.16
Admission Fees P/G	100.00	-	97.97	2.03
Admission Fees P/G-P.hd	100.00	-	100.00	-
Administration/Registration O'head Levels 100-300	100.00	-	54.69	45.31
Administration/Registration O'head Level 400	100.00	-	73.41	26.59
Administration/Registration O'head P/G	100.00	-	47.05	52.95
Administration/Registration O'head Ph.D	100.00	-	100.00	-
Academic Facility User Fees: U/G Science Practical	100.00	-	57.35	42.65
Academic Facility User Fees: U/G Humanities	100.00	-	97.71	2.29
Academic Facility User Fees: P/G Science Practical	100.00	-	100.00	-
Academic Facility User Fees: P/G Humanities	100.00	-	100.00	-
Academic Facility User Fees: Ph.D GScience Practical	100.00	-	100.00	-
Academic Facility User Fees: Ph.D Humanities	100.00	-	100.00	-
Examination Fees U/G L100-L300	100.00	-	67.20	32.80
Examination Fees U/G L400	100.00	-	85.68	14.32
Examination Fees P/G Year 1	100.00	-	86.63	13.37
Examination Fees P/G Year 2	100.00	-	82.49	17.51
Examination Fees Ph.D Year 1	100.00	-	100.00	-
Examination Fees Ph.D Year 2	100.00	-	100.00	-
Sports Fees	100.00	-	52.10	47.90

Resit	100.00	-	75.30	24.70
Medical Exams Fees	100.00	-	100.00	-
Student I D Cards Fees	100.00	-	100.00	-
ICT Training Fees	100.00	-	80.88	19.12
Special ICT Fees	100.00	-	89.04	10.96
I C T Facility User Fees	100.00	-	52.86	47.14
Student Handbook Fees	100.00	-	100.00	-
Teaching Practice/SIP Fees	100.00	-	98.04	1.96
Environmental Sanitation Fees	100.00	-	57.51	42.49
Environmental Sanitation Fees Level 400	100.00	-	64.52	35.48
Residential Facilities User Fees U/G	100.00	-	88.90	11.10
Residential Facilities User Fees P/G	100.00	-	100.00	-
Halls Affiliation Fees	100.00	-	81.42	18.58
Halls Affiliation Fees Level 400	100.00	-	100.00	-
Sandwich- Programme Fees Certificate – Fresh	100.00	-	100.00	-
Sandwich- Programme Fees Certificate – Continue	100.00	-	100.00	-
Sandwich- Programme Fees Diploma – Fresh	100.00	-	28.71	71.29
Sandwich- Programme Fees Diploma - Continue	100.00	-	100.00	-
Sandwich- Programme Fees Post Diploma -Fresh	100.00	-	50.00	50.00
Sandwich- Programme Fees Post Diploma - Continue	100.00	-	50.00	50.00
Sandwich- Programme Fees Post Graduate -Fresh	100.00	-	52.48	47.52
Sandwich- Programme Fees Post Graduate – Continue	100.00	-	25.32	74.68
Sandwich- Programme Fees Diploma in Environ health - Fresh	100.00	-	90.00	10.00
Sandwich- Programme Fees Diploma in Environ health – Cont	100.00	-	90.00	10.00
Sandwich- Prog Diploma in Education (Kumasi & Mampong) - Fresh	100.00	-	75.69	24.31

Sandwich- Prog Diploma in Education (Kumasi & Mampong) - Cont.	100.00	-	71.85	28.15
Evening Programme Fees Fresh	100.00	-	60.00	40.00
Evening Programme Fees Continue	100.00	-	60.00	40.00
Evening Programme Fees P/G Fresh	100.00	-	60.00	40.00
Evening Programme Fees P/G Continue	100.00	-	60.00	40.00
Distance Education Students Fees Diploma –Fresh	100.00	-	-	100.00
Distance Education Students Fees Diploma –Continue	100.00	-	100.00	-
Distance Education Students Fees Post Diploma – Fresh	100.00	-	94.58	5.42
Distance Education Students Fees Post Diploma – Continue	100.00	-	-	100.00
Post Graduate Diploma in Mentorship by Distance Fresh	100.00	-	100.00	-
Post Graduate Diploma in Mentorship by Distance Cont	100.00	-	100.00	-
Congregation Fees	100.00	-	69.21	30.79
Alumini Dues	100.00	-	100.00	-
Sandwich- Accommodation Fees	100.00	-	100.00	-
Internship Accommodation Fees	100.00	-	100.00	-
Votech Distance Fees – Fresh	100.00	-	60.00	40.00
Votech Distance Fees - Continue	100.00	-	60.00	40.00
Academic Facility User Fees: U/G Science Practical 400	100.00	-	100.00	-
Academic Facility User Fees: U/G Humanities 1 400	100.00	-	100.00	-
UEW Endowment Fund	100.00	-	100.00	-
Development Levy	100.00	-	36.19	63.81
Furniture Levy	100.00	-	4.21	95.79
Library Books & Resources Levy	100.00	-	7.48	92.52
PHD Thesis Supervision Levy	100.00	-	100.00	-
Special Training fees Media & Comm./Business	100.00	-	31.19	68.81
Non-Students Fees				

Sale of Admission Forms On-line U/G	100.00	23.24	40.88	35.88
Sale of Admission Forms On-line P/G	100.00	90.54	0.54	8.92
Transcript Fee,	100.00	-	100.00	-
Introduction letter, Attestation & Certification	100.00	-	100.00	-
Investment and Bank Interest Income	100.00	0.78	21.97	77.26
Rent Income from Staff	100.00	-	100.00	-
Radio Income	100.00	-	100.00	-
Tender documents fees	100.00	-	100.00	-
Bus/Transport Service income	100.00	-	100.00	-
Other income -Teaching Departments	100.00	-	100.00	-
Other Income - Halls/Other Non-Teaching Depts.	100.00	-	92.46	7.54
Production Units Income	100.00	-	100.00	-
University Clinic Income	100.00	-	93.68	6.32
University Library Services Income	100.00	-	100.00	-
Penalty on Missing Library Books etc.	100.00	-	100.00	-
University Farm Income	100.00	-	77.89	22.11
Proceeds from auction sales	100.00	-	100.00	-
Hire of University Property/Apparels	100.00	-	100.00	-
Sale of University Souvenir	100.00	-	100.00	-
Consultancy Fees	100.00	-	100.00	-
Institutional Affiliation Fees	100.00	-	100.00	-
Miscellaneous Income	100.00	-	100.00	-

Source: Field Study, 2015

From the table, shows how the University apply the various IGF received. Compensation of employees are allocation meant to support Government subvention for salaries, hence it is seen that part of the non-students fees income are used in support of the salaries. Goods and Service cost also constitute the recurrent expenditures of the University such teaching aid materials, Seminars and Conferences both local and foreign, Electricity, water and postal

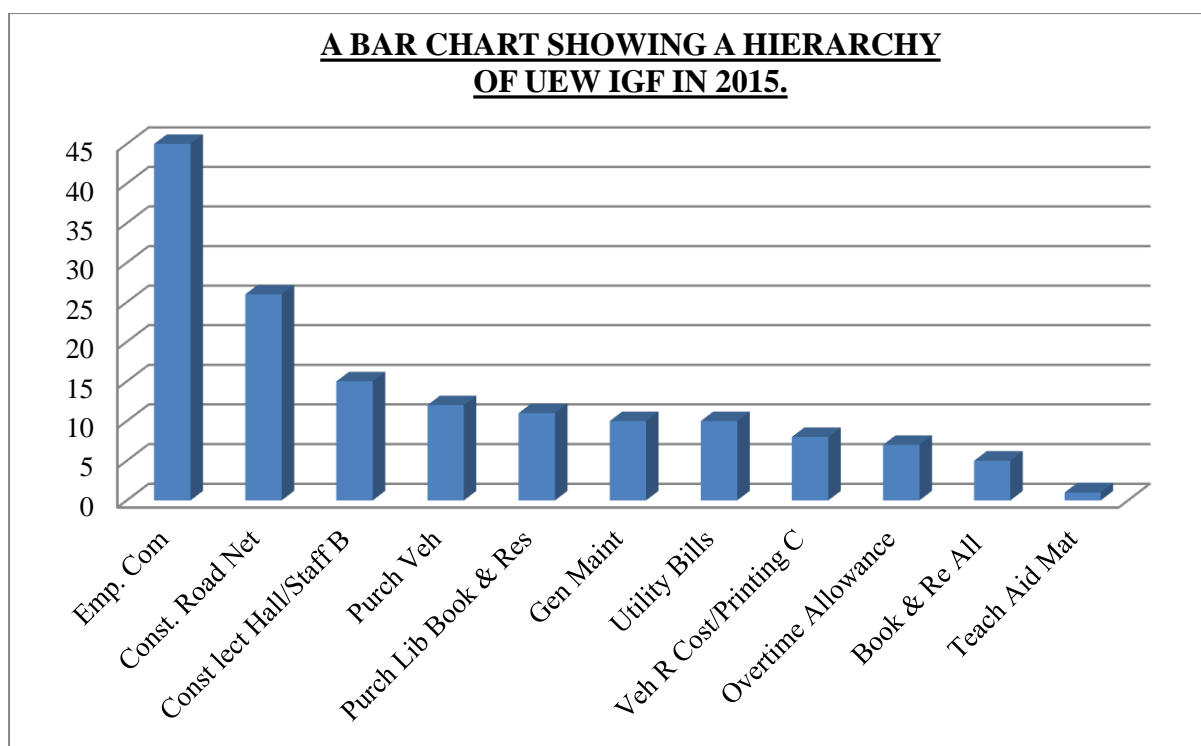
bills, General maintenance cost, Repairs and maintenance - building etc. the last column consist investment cost which also comprise of capital expenditure of the University. Student fees' expenditures are recurrent in manner. However, the excess of the said expenditures goes into the capital expenditure of the University.

4.2.3 Responses indicating in ascending order of expenditures that use the chunk of the University's IGF

Table 21

Expenditure Items	Responses	Percentage (%)
Employees Compensation	45	30.00
Construction of Road Network	26	17.33
Construction lecture Hall/Staff Bungalow	15	10.00
Purchase of Vehicle	12	8.00
Purchase of Library book and resource	11	7.33
General maintenance cost	10	6.67
Utility Bills	10	6.67
Vehicle Running Cost/Printing and stationery Cost	8	5.33
Overtime Allowance	7	4.67
Book & Research Allowance	5	3.33
Teaching aid materials	1	0.67
Total	150	100.00

Fig 11



From the Table 19 and fig10 it shows employees' compensation takes the chunk of IGF by 30%, followed by construction of road network of 17.33%, construction of lecture hall/staff bungalow and purchase of vehicle had 10% and 8% respectively. The least expenditure the Table 19 is teaching Aid materials for the University which constituted 0.67% of the responses from the Respondents. Further, discussion reviewed that employee compensations are recently pre-financed by the public Universities, which Government reimbursed them by submitting claims of salaries paid in the previous month, through National Council for Tertiary Education (NCTE). Furthermore, salaries are in arrears for three months (May-July 2015), and IGF formed 43.66% of the total budget for 2015 for UEW (2015 Budget). The large sum of the University's IGF is currently used in pre-financing employees' compensation for the year 2015. This phenomenon has stifled the smooth running of the University's Administration in terms of incurring other equally recurrent expenditures and capital as well.

4.3. Examination of percentage contribution of internally generated funds in financial administration of University of Education, Winneba

The final objective of the research is to examining the percentage contributions through the use of internally generated funds for the financial administration of the University of Education, Winneba. Internally generated Fund (IGF) has a very significant role to play as a source of critical funding for all categories of Universities in Nigeria (Luke N. O. 2013). In order to achieve the said goal, several questions were asked and responses and received are sorted, analyzed and presented below.

4.3.1 UEW Five major income Budget for 2015

Table 22

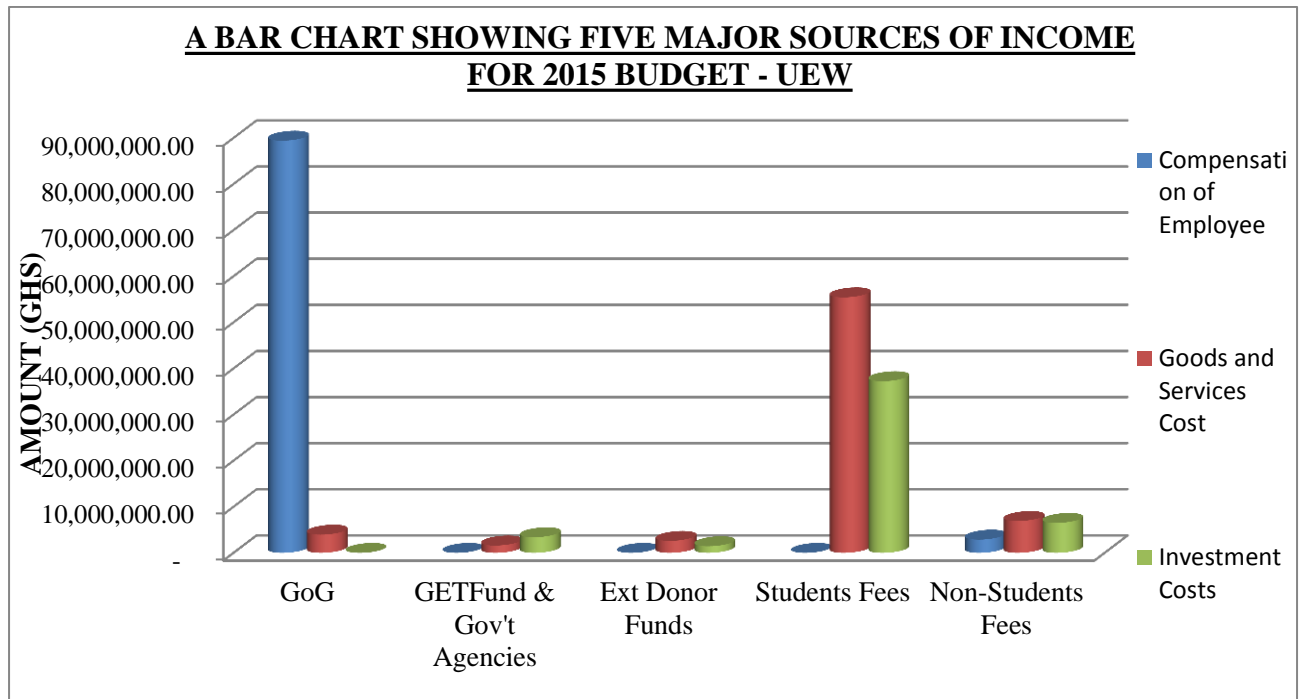
ITEMS	TOTAL	Compensation of Employee	Goods and Services Cost	Investment Costs
	2015	2015	2015	2015
Income Category	GHS	GHS	GHS	GHS
Government Subventions	93,358,952.08	89,403,298.36	3,955,653.72	-
Grants from GETFund & Other Gov't Agencies	4,996,547.56	-	1,596,547.56	3,400,000.00
External/Donor Grants/Funds	4,045,349.45	-	2,603,210.47	1,442,138.98
Students Fees	92,666,618.79	-	55,428,347.49	37,238,271.30
Non-Students Fees	16,309,220.89	2,875,150.00	6,918,862.72	6,515,208.17
TOTAL	211,376,688.77	92,278,448.36	70,502,621.96	48,595,618.45

Source: 2015 Budget of UEW

From table 11, it shows expected income for 2015 budget and its expenditure lines for the University of Education, Winneba. Expected income from internally generated fund indicates

51.56% of the total expected income, and this is comprised of 43.84% and 7.72% for student fees and non-students fees income respectively.

Fig. 12



From Fig. 12, shows the largest expected income comes from Government Subvention (Employees Compensation), followed by expected income from student fees, then expected income from non-student fees and the least expected income comes from External Donor funds and their all expenditure lines for 2015.

4.3.2 Physical facilities through the use of IGF in UEW

Table 23

S/N	Projects Particulars			Projects Schedules		
	Project Name	Description	Funding Sources	Contract Award Date	Project Date of Completion	% of Work Done
1	Construction of Fence wall at North Campus - (Main Campus)	This is 2.1mhigh fence wall being constructed along the boundaries of the North Campus to prevent encroachment.	IGF	July, 2011	March, 2004	50
2	Construction of 4-storey 8-unit 3-Bedroom Block of Flat at North Campus - (Main Campus)	This is a 3-storey Flat aimed at increasing staff Housing on Campus	IGF	June, 2012	March, 2014	8
3	Construction of 3-storey Lecture Hall Extension – (Mampong Campus)	This is a 3-Storey Block aimed at providing Lecture Rooms for the College.	IGF	Dec, 2014	Sept, 2015	70
4.	Renovation of Old Dormitory Block for Clinic – (Mampong Campus)	This is a Single storey Structure remodeled to create the needed space for Campus Clinic	IGF	May, 2014	Nov, 2015	40
5	Construction f 3-Storey Building at Kumasi - (Distance Edu. Centre)	A 3-Storey Block to provide offices and Lecture Halls, Internet Café, Library and ancillary Facilities.	IGF	Aug, 2012	Dec, 2015	35
6.	Construction of 2-Storey Building at Koforidua - (Distance Edu. Centre)	A 3-Storey Block to provide offices and Lecture Halls, Internet Café, Library and ancillary Facilities.	IGF	Jun, 2013	Dec, 2015	10
7	Construction of 3-Storey Building at Techiman - (Distance Edu. Centre)	A 3-Storey Block to provide offices and Lecture Halls, Internet Café, Library and ancillary Facilities.	IGF	Aug, 2012	Dec, 2015	35
8	Construction of 3-Storey Building at Cape Coast - (Distance Edu. Centre)	A 3-Storey Block to provide offices and Lecture Halls, Internet Café, Library and ancillary Facilities.	IGF	Feb, 2013	Jun, 2015	

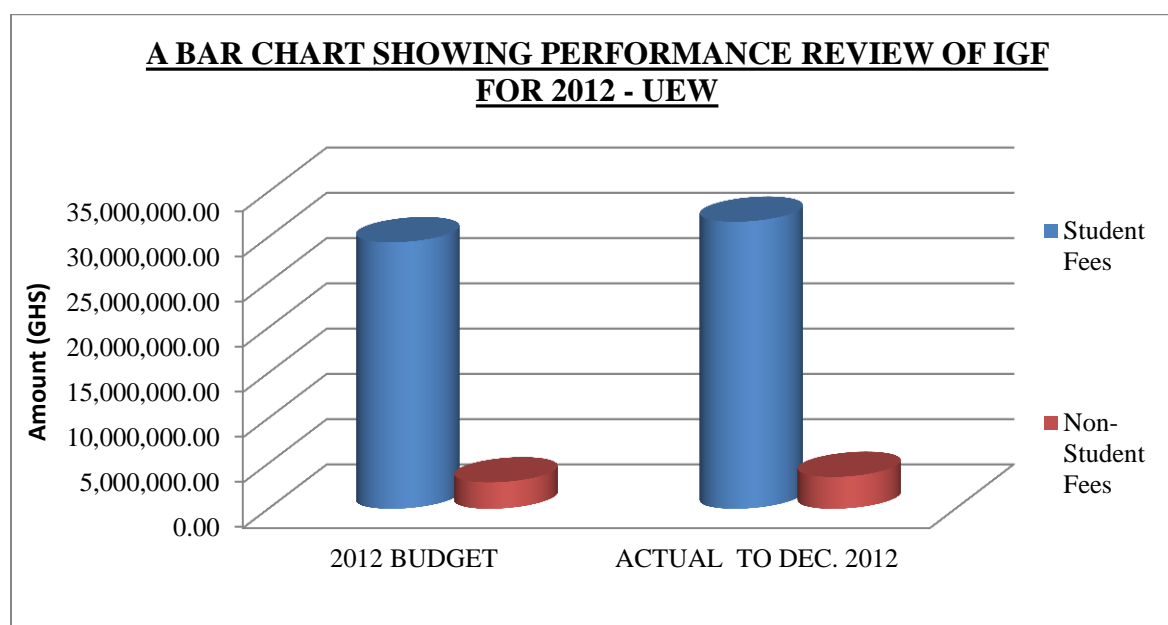
Source: UEW 19th Congregation Basic Statistics – First Session (November, 2014)

4.3.3 Performance review for 2012 for University of Education, Winneba

Table 24

BUDGET ITEMS	2012 BUDGET	ACTUAL TO DEC. 2012	VARIANCES	
Student Fees	29,444,776.86	31,710,910.40	2,266,133.54	7.70
Non-Student Fees	2,923,436.95	3,530,147.89	606,710.94	20.75
Total Income	32,368,213.81	35,241,058.29	2,872,844.48	

Fig 12



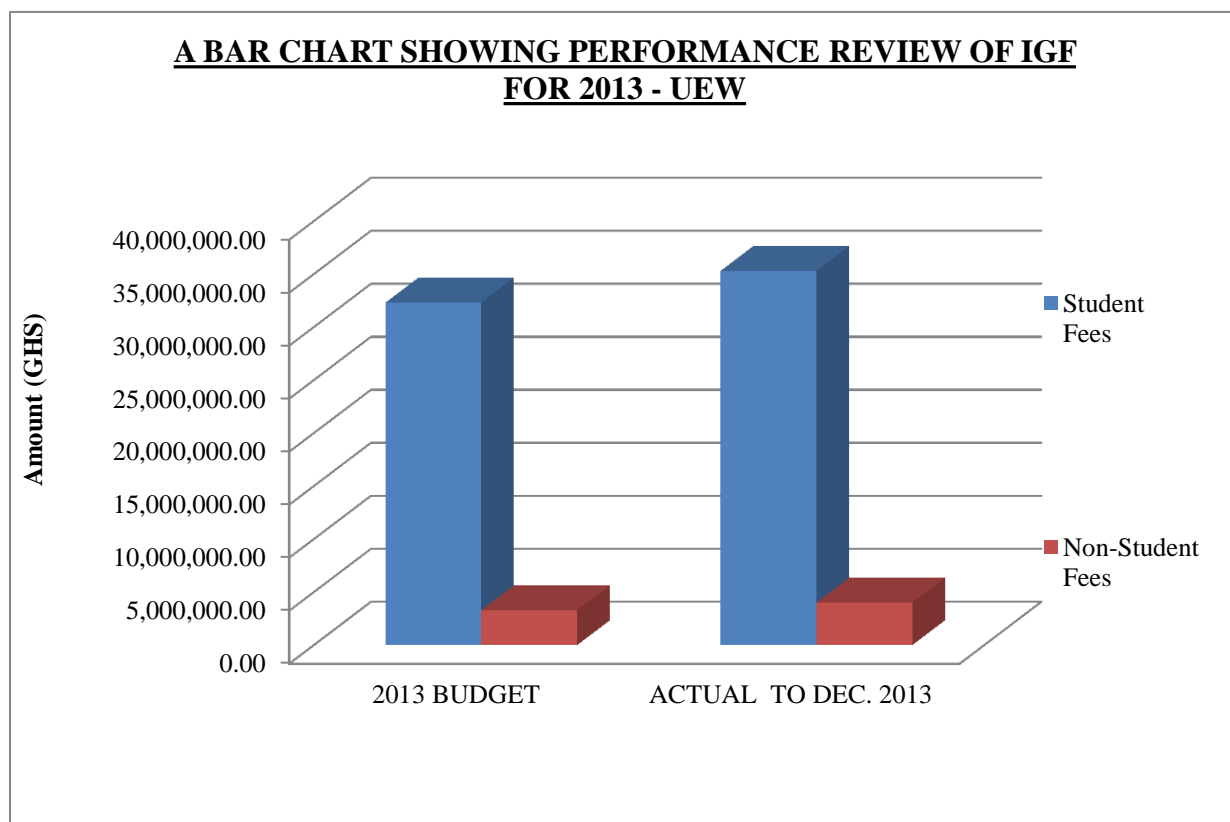
4.3.4 Performance review for 2013 for University of Education, Winneba

Table 25 A REVIEW OF 2013 PERFORMANCE

BUDGET ITEMS	2013 BUDGET	ACTUAL TO DEC. 2013	VARIANCES	
INCOME CATEGORIES	GHS	GHS	GHS	%
Student Fees	32,321,379.65	35,320,684.34	2,999,304.69	9.28
Non-Student Fees	3,301,453.36	4,011,987.60	710,534.24	21.52
Total Income	35,622,833.01	39,332,671.94	3,709,838.93	

Source: 2014 Budget – University of Education, Winneba

Fig.13



Source: 2014 Budget – University of Education, Winneba

4.3.5 Performance review for 2014 for University of Education, Winneba

A REVIEW OF 2014 PERFORMANCE

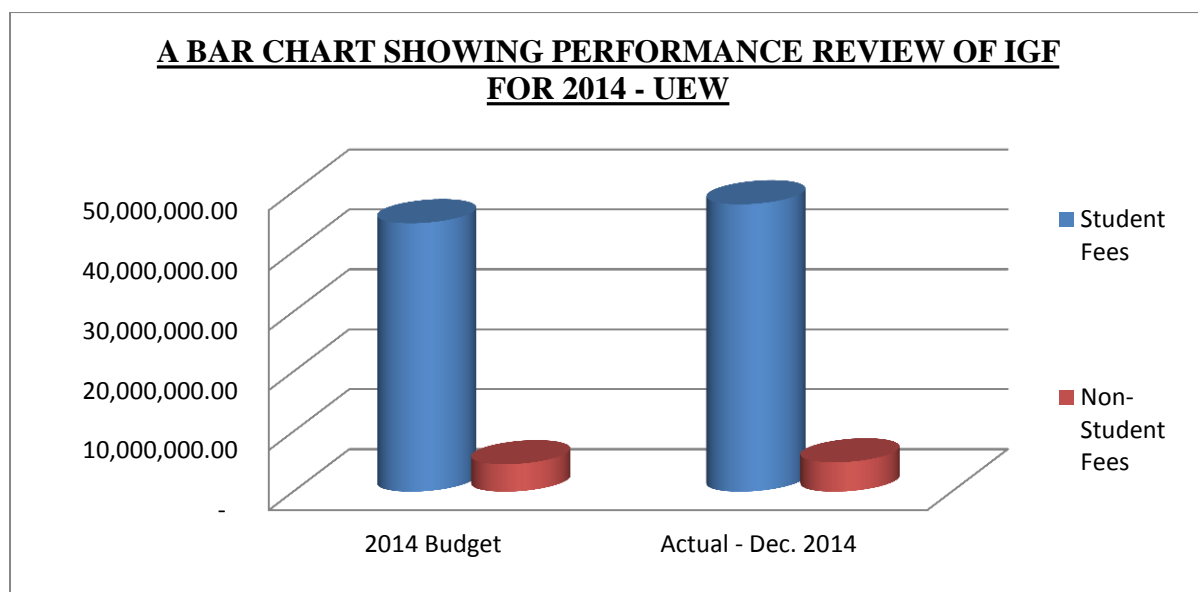
The performance of re-current and capital expenditure budgets for the 2014 fiscal year is presented below. The researcher acquired the budget for internally generated fund for 2011 and the actual revenues mobilized for the same period. The comparison between the actual internally generated fund mobilized and the target IGF for the year 2011 is presented in below.

Table 26: Performance Review of Internally Generated Fund (IGF) for 201 - UEW

BUDGET ITEMS	2014 BUDGET	ACTUAL TO DEC. 2014	VARIANCES	
INCOME CATEGORIES	GHS	GHS	GHS	%
Student Fees	44,775,766.89	47,941,423.73	3,165,656.84	7.07
Non-Student Fees	4,585,248.45	4,904,068.24	318,819.79	6.95
Total Income	49,361,015.34	52,845,491.97	3,484,476.63	

Source: 2015 Budget

Figure 14: Results of Internally Generated Fund for 2012



From Fig. it can be seen that the actual revenue received over the budgeted, shows a favourable variance for 7.07% and 6.95% for student fees and non-student fees respectively. It is an indication of implementing effective and efficient mobilization of funds by the University's management.

4.4 Discussion of the Results

This section of the research discusses the result obtained, interviews and observation made in the University Education, Winneba's environs. This discussion includes the sources, the uses or utilization and the percentage contributions of internally generated funds to the financial administration of the University.

4.4.1 Sources of internally generated fund (IGF)

It was made known that the University has two major sources of internally generated fund (IGF), namely among them are student fees and non-student fees. Student fees are mainly tuition related fees paid by all category of students enrolled and is a compulsory while as non-student fees are all services or goods provided internally, in exchanges for money by the University and are paid for besides student fees. Within the student fees, there are two type of category of students, the regular students also known as non-fee paying students or Government subsidized fees and the fee paying students or private students (there are two category here, Ghanaian fees paying and the foreign fee paying students).

4.4.2 Utilization of internally generated fund in the University of Education, Winneba

From the data obtained, it revealed that the University Council its sub-committee called the finance sub-committee is tasked in coming out with students fees and the formula for the allocation of votes to all department/section or unit of the University in consultation with other stakeholders. The various user departments/sections or units make budgetary inputs based on the allocated votes for the coming year's expenditures. From table 20, it shows how internally generated funds are collected and used by University. The Finance Officers in the various satellite campuses only implement the approved budget by the University Council.

4.4.3 Percentage contributions of internally generated fund (IGF) to the financial administration of the University of Education, Winneba.

The internally generated fund (IGF) has proven to be significant as a source of critical funding for all categories of universities in Ghana. The results revealed that, the actual internally generated fund contributed to the financial administration of the University of Education, Winneba were, 66.15%, 55.16% and 48.84% for 2014, 2013 and 2012 respectively as against the total budgeted income for the years under review. Meanwhile in 2015 budget of the University, expects 51.56% of the total budget income, as a contribution from IGF. It is inevitable to deny the fact that, internally generated fund (IGF), is the alternative funding for public Universities in Ghana.

4.5 CHALLENGES WITH THE GENERATION AND UTILIZATION OF INTERNALLY GENERATED FUND (IGF)

a) Delay in the release of government subvention:

The university uses the government subvention to pay salaries of the workers in university and if the government subvention delays the university uses portion of the internally generated funds (IGF) to aid in paying salaries of the workers of the university thereby putting pressure on the internally generated funds (IGF). The plans as to how the internally generated funds may be used would either delay or be forfeited by the University.

b) Non-payment of Student fees:

Student fees collected by the University constitute 86.40%, 81.86% and 81.69% for 2012, 2014 and 2013 respectively for internally generated funds. Due to the hardship in the economy, most students make part payment of fees and pay the rest at a later date. When such situation happens, the estimated and budgeted figures stipulated at any point in time for the internally generated funds turns to deviate from the expected margin of deviation. This coupled with the delays in Government subvention for salaries have stifled the University ability to undertake equally important expenditures as well as making full utilization of their internally generated funds at its highest capacity to achieve it needed results.

c) Low student intake:

The student fees income contributes about 90% to the university's internally generated fund. The higher the students' population, the higher the fees generated. Low admission given to applicants over the years in the university has really caused the university's inability to

generate much revenue to focus on other pressing project which could help develop the university as a whole. However, lack of facilities is preventing the University of Education, Winneba from admitting large number of students to increase the internally generated funds (IGF) when they pay fees.

d) Less commercialized activities:

The activities that the university has commercialized to generate some revenue as part of the internally generated fund (IGF) are few. A particular example is only the university's printing press that prints books and other magazines for other organizations. Few commercialized activities of the university generate few income but more commercialized activities in the system lead to generating more income. The university's focus goes solely on the few ones that generate income for the university whenever there is the need for money from the internally generated fund (IGF). This sends a signal to the university to use the few resources they have to generate a higher output which may in the long run be a detriment to the few commercialized activities and the university at large.

e) Low attractive courses in some campuses:

University of Education, Winneba (Main Campus) and Kumasi Campus have more attractive courses like, Business Administration IT in Education and many more programmes that the public is readily demanding, these programmes give these campuses chunk of their IGF. On the other hand Ajumako and Mampong Campuses are different. Ajumako Campus solely concentrates on languages whiles Mampong also concentrates on Agricultural science education and related programmes which limits the students' numbers because only few

candidates are interested in such programmes. The fact that Mampong and Ajumako campuses are not having more attractive courses tends to lead to less students attending or enrolling I these Colleges which means low IGF is generated from student fees for these Colleges.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

This research was aimed at assessing the available sources, utilization and percentage contribution of internally generated funds in the financial administration of the University of Education, Winneba. This chapter summaries the information obtained from the study. It further divides the chapter into three sections. The first section summaries the entire research findings; the second section draws the conclusions from the research while the final part makes available recommendations on improving the University's IGF, in terms of collection, broadening or expanding the IGF base, utilization and efficient and effective management of the internally generated funds in the financial administration of the University of Education, Winneba.

5.1 Summary

From the data obtained through the questionnaire, interviews and observations the following are the summary of the findings that were ascertained.

5.1.1. Sources of Internally Generated Fund

The sources of IGF are now considered very significant as any increases of funding to schools could make a difference in school quality as measured by academic achievement (Loubert, 2008). For 2015 budget IGF constituted 51.56% of the total expected income (2015 University of Education, Winneba's Budget), therefore, for a public Universities in Ghana to survive in the competitive environment today, strictly depends on the strength of its IGF. It was revealed that

the main sources of internally generated fund (IGF) for the University are: student fees and non-student fees income. Income from student fees actual, constituted 90.72%, 89.98% and 89.80% for 2014, 2012 and 2013 respectively while non-student fee also made 10.20%, 10.02% and 9.28% for 2013, 2012 and 2014 respectively. The study revealed that income from student fees over the last three years has given the University the highest IGF. This can be deduced from the study that, the University has three different sessions (Regular, Distance and Sandwich) within a year, and the chunk of the University's enrollments students comes from fee paying students (Distance and Sandwich students) and they pay the highest fees per session and this is where the chunk of the student fees income comes from. On the other hand, non-student fees gave the least IGF for the University, irrespective that it had increased with increasing returns over the last three years. The study also revealed that, among the eight incomes generating activities (from Table 8), only the University printing press is currently (2015) commercialized. From Fig. 8 or table 13, (actual composition of three years non-student fees income) revealed that short-term investment income gave the University the highest income over the last three years followed by the sale of admission forms. This shows the weakness in the income generating activities towards the contribution of funds to the University of Education, Winneba's income. However, the performance review indicated favourable variances of 7.07% and 6.95% for 2014 student fees income and non-student fees income respectively, 9.28% and 21.52% for 2013 student fees income and non-student fees income respectively and 7.70% and 20.75% for 2012 student fees income and non-student fees income respectively. This clearly shows an effective and efficient policy instituted by the University's management in the collection and accounting for internally generated funds.

5.1.2 Utilization or the use of Internally Generated Fund (IGF) in the UEW

In University of Education, Winneba, Council have outlined a formula (from table 15 and 17) for the allocation of funds to all teaching and non-teaching departments/sections or units. With exception of non-student fees income, student fees component has its direct expenditures like examination fee goes into examination cost, library books & resources levy goes into the purchase of library books, Furniture levy replacement goes in to repairs & maintenance of Furniture & Fittings, tuition cost goes into the claim of teaching cost (sandwich etc.) student ID fees goes into the cost of printing students ID and its related cost etc. But the excess of these fees goes into other goods and services such as foreign/local seminars and conferences (lecturers), committee meeting allowances medical examination fee goes into students medication examination cost (field study 2015) and the University's investment cost (from table 18). All expenditures incurred are approved by the University Council from the budget submitted to Council before the commencement of that year's expenditure. Staff motivation in terms of monetarily, comes from the allocation of funds for staff development (for qualified staff) and the 10% of 25% profit from all fee paying programmes as bonuses to staff of the University of Education, Winneba.

5.1.2 Percentage contribution of internally generated funds for the financial administration of the University.

The internally generated fund (IGF) for 2015 budget constituted 51.56% of the total expected income, which is more than 50% of the University's expected income. The Government Subvention has currently dwindled down to only employees' compensation and even with that, the University, right from 2014 till date has pre-financing salaries even up to three months before

Government reimbursed these funds. Hence, the employees' compensation in public universities today is being run like the petty-cash imprest system. However, the significance of internally generated funds cannot be over emphasized in contribution to the financial administration of public Universities in Ghana. From table 20, shows the University infrastructures facilities on-going through the use of IGF.

5.1.3 Challenges with generation and utilization of Internally Generated Fund (IGF)

The challenges being faced by the University are: delay in the release of government subvention (employees compensation), which is putting a huge pressure on the administering the limited IGF to equally need expenditures; non-payment of school fees by students enrolled; less income generating activities commercialized, to improve the income from non-student fees; Low students intake has become a problem due to lack of infrastructures in terms of lecture halls, students' hotel and offices for lecturers have reduced the students intake and low attractive courses in some satellite campuses (Ajumako and Mampong), this is due to the unattractive courses been ran on these campuses students numbers keeps dwindling down.

5.2 Conclusions

From the data obtained which were collected, sorted, grouped, processed, analyzed and presented, it revealed that the University has two major sources of internally generated funds; these are student fees and non-student fees income. The internally generated fund gives more than 50% of the University's income in the management of financial administration and complemented by the funds from the Central Government, notable as employees compensation. There have been favourable variances for the past three years which depicted effective and

efficient accounting and control system implemented for the collection of internally generated funds by the University Management team. However, there are more rooms to be improved, notable among them is the commercialization of the other seven income generating activities, this will create additional revenue to the University, secondly, the infrastructure facilities should be centered on lecture halls and students' hotels in order for campuses like Winneba and Kumasi to increase their students intake which on the long run gives more revenue to the University to be invested in the staff bungalows and others. The last but not the least, is to add lucrative or attractive programmes such as Business, nursing courses and other related programmes to both Ajumako and Mampong Campuses, this will make their programmes more attractive to any prospective students, and additionally increase their IGF.

From the data collected, revealed that the University Council comes with an approved allocation of IGF to the various departments, sections or Units as a vote to be spent. The study further revealed that, internally generated fund (IGF) are utilized on five main areas; the Teaching Departments; Faculty Administration (Dean's Office); Centralized Administration (shared cost to all campuses – Eg. Cost of Council and its Sub-Committee Meetings Allowances etc.); Administrative Departments (Non-Teaching) and the University Library. But currently, employees' compensation has become a huge challenge for the University due to the pre-finance system.

Finally, the study review that internally generated fund (IGF) is the financial back bone for any public Universities in Ghana. Whiles, the Central Government currently reimbursed employees compensation paid by IGF; the rest of the day-to-day running of the University strictly comes

from the IGF, and this includes the University's recurrent and capital expenditures. For the past three years, GETFund (Central Government Funding for capital expenditure) have ceased awarding new project but rather completing all existing awarded on-going projects in Ghana. This phenomenon has further putting pressure on the use IGF in the capital projects of the University.

5.3 Recommendations

From the data collected and literature reviews for the study, the following recommendations are offered:

The University Council should institute the creation of an IGF co-ordination centre. This office will be tasked to the non-student fees income. Co-ordinators to this office will support the existing treasury office in creating and collecting monies from the income generating units especially the commercialized activities Korkor (2003). This restructuring will ensure that serious attention is given to the growing significance activity of extra revenue generation. Left open, it would be easy for the various internally generated fund (IGF), generating departments to self-optimize. But the establishment of internally generated fund co-ordination centre will ensure that long bureaucratic bottlenecks are taken out of the way. This will give room for substained concentration of effort. This will give room for sustained concentration of efforts towards critical revenue generation and its accountability (Paul 1991). It will be the business of this special office to coordinate the formation of commercial ventures. (Yusuf, 2010; Okojie, 2010).

Commercialization of the other seven income generating activities will create additional and sustainable income for the University. Income from non-student fees, are far lower than income from student fees, and the reasons are that whiles students' enrollment and school fees increases, the revenue from income generating activities are stagnant with the exception of the University Printing Press. Hence, management should see the need to increase IGF through commercializing the other seven income generating activities (Ansoff 1979, Tuckman and Chang, 2006).

The management of the University should carry out total mobilization policy, to the extent of mobilizing every pesewas spent on campus by each student daily. This exercise can only be possible by relieving every seller on campus services, and then the University will provide these services or outsource those that cannot be provided; the entity will take commission on daily sales made. Secondly, the student identity card (ID) should carry a micro chip, and students should also be bill in excess of let say GHS200.00 which will constitute expense such as cost type settings and photocopies, food & drinks (varieties), stationery cost, petty provisions needed all in a semester. Students will have the opportunity to buy these items with the students ID card. At the end of every semester, all refund should be made to the desired students and this will impose confidence in the students for the system. Below are the expected incomes to be generated if introduced, Green, Howells and Miles (2001).

Table 27 Proposed IGF to be generated

Session	Years (A)	No. of Weeks in a Session (B)	Average Amount/Day/Stu dent (C)	Amount A*B*C (GHS)
Full Time Students	16,802	84	4.00	5,645,472.00
Distance Students	20,218	84	3.00	5,094,936.00
Sandwich Students	6,948	56	5.00	1,945,440.00
Income - 2012		224	12.00	12,685,848.00
Full Time Students	17,487	84	4.00	5,875,632.00
Distance Students	15,564	84	3.00	3,922,128.00
Sandwich Students	10,409	56	5.00	2,914,520.00
Income – 2013		224	12.00	12,712,280.00
Full Time Students	20,615	84	4.00	6,926,640.00
Distance Students	13,256	84	3.00	3,340,512.00
Sandwich Students	10,128	56	5.00	2,835,840.00
Income – 2014		224	12.00	13,102,992.00

Note: Average Amount/Day/Student – assumes average amount of money that will be spent by each students in the various sessions.

The findings indicated that non-payment of student fees is a major challenge obstructing the mobilization of internally generated funds. This suggests that the University has most of its revenues locked up in students' arms. The University of Education, Winneba, must put measures to discourage non-payment of student fees by students, Korkor (2003). By this, the University must introduce a full payment before registration, or put a system where students who have not paid school fees in full will not be allowed to take their final semester's exams.

The University Council in consultation with Managements (Academic Affairs) should review students' syllabus for science related courses or programmes including technical or vocational programmes such as B. Ed. In Agriculture (be it in animal or crops) etc, to factor in at least two days field practical. This will help in two folds, by equipping the students with the needed field practical as a whole. Graduates can establish themselves in any field in agric be it rabbit rearing, snails, pig farm, grass-cutters etc. It will it will go a long way to eliminate unemployment and kill the spirit of over reliance on prospective employees seeking white colour jobs. Secondly, the students can be used to crop maize for both major and minor seasons to will feed the University farm birds or animals. Same students can be used to reduce the number of either permanent staff or casual works. Hence, the University will be relief of the huge cost of maize purchases as well as reducing the labour cost at the farm. This initiative would create the international purpose of taking the IGF beyond the subsistence level and that should reflect from the capitalization of the revenue generating units, (Ebel and Vaillancourt 1995, Green, Howells and Miles 2001).

5.4 Suggestion for further Research

Cash is the life blood of every institution, and cash emerges from revenues (turnovers) are a vital element that can determine the survival or the demise of any entity. However, most Government Organizations have over relented on funds from the Central Government, but today, the story have changed drastically, where these institutions have to pre-finance the sole subvention (employees compensations) that Government gives. This further indicate that these public institutions with sooner or later be paying their own salaries. This means any research or study that seeks to explore the internal generated funds, should be warmly welcomed, to be encouraged and analyzed with an open mind. The researcher therefore recommends that further research or

study should be conducted on any income generating activities of public Universities can be undertaken to boost the Universities internally generated funds.

REFERENCES

- Adams, W. (1977). Economic Problems Confronting Higher Education: Financing Public. The American Economic Review, 67(1).
- ACCA (2010) Improving public sector financial management in developing countries and emerging economies, case studies from Botswana, Pakistan, Vietnam, Zambia and Zimbabwe, accessed from:
http://www2.accaglobal.com/archive/general_old/publicsector/ps_pubs/papers/tech-afb-ipsfm.pdf
- Aina, O. I. (2002). Alternative Modes of Financing Higher Education in Nigeria and the Implications for University Governance. Africa Deployments, XXV11 (1 & 2), 236 -262.
- Ansoff, H. I. (1979). Corporate strategy: An analytical approach to business policy for growth and expansion. New York, McGraw-Hill.
- Appeah, B. J. (2003). *Impact of the district assemblies common fund on poverty reduction in Ghana*. Paper presented at the launch of SNV - Poverty Reduction Programme. Accra: Pentax Management Consultancy Services.
- Aryee, J.A. (2003) Decentralization for local development in Ghana: (University of Ghana Press)
- Bevc, M. and Ursic, S. (2008). Relations Between Funding, Equity, and Efficiency of Higher Education. Education Economics, 16(3), 229 – 244.
- Bird, R. M. & Rodriguez, M. (1999). *The political economy of decentralisation*. Washington, D.C.: World Bank.
- Bird, R. M. and Tsiopoulous, T. (1997). User charges for public services: Potentials and problems. *Canadian Tax Journal*, 45, 25 –28.

- Boachie – Danquah, N. Y. (1996). Mobilisation and management of financial resources for local development: The experiences of Ghana's district assemblies. *The Journal of Management*, 13, 2. Accra: University of Ghana, Legon.
- Boslaugh, S. (2004) *Secondary Data Sources for Public Health: A Practical Guide*:- Cambridge: University Press
- Carneiro, H. and Merzoug, Y. (2001). *Leadership in Process Management – A case study based on SAS Cargo*, Master's Thesis, Stockholm School of Economics, p.7.
- Clement B., Sanjeev G., Pivovarsky A. and Tiongson, E. (2004). Foreign aid: Grant versus loans. *Finance and Development*, Vol 41(3) 46-49. Washington, D.C.: World Bank.
- Dubois, A. and Gadde, L. E. (2002). Systematic Combining - An adaptive approach to case research. *Journal of Business Research*, 55, pp. 553-560.
- Earl, L. (2002) *Innovation and Change in the Public Sector: A Seeming Oxymoron. Survey of Electronic Commerce and Technology, 2000* Ottawa: Statistics Canada (Science, Innovation and Electronic Information Division)
- Ebel, R. D. (1995). *Intergovernmental fiscal relations and municipal financial management sector study*. Washington, D.C.: World Bank.
- Encarta Webster's Dictionary of the English Language* (2004), definition of revenue.
Accessed from http://en.wikipedia.org/wiki/Encarta_Webster%27s_Dictionary
- Eshima et al. (2001): "Public Management Innovation in Japan: its characteristics and Challenges," *International Review of Administrative Sciences*, Vol. 67 (2001), pp. 699-714.

- Golembiewski, R.T. (1995). *Practical Public Management*. New York. Marcel Dekker.
- Green L, Howells J, Miles I, *Services and Innovation: Dynamics of Service Innovation in the European Union*, Final Report December 2001 PREST and CRIC University of Manchester.
- International Bank for Reconstruction and Development (IBRD). (1989). *Strengthening local governments in sub-Saharan Africa*. Washington, D.C.: World Bank.
- Inanga and Osei-Wusu (2004), Financial Resource Base of Sub-national Governments and Fiscal Decentralization in Ghana, Institute of Local Government Studies, Accra, Ghana.2004
- IASC (1984), IAS 20 Accounting for Government Grants and Disclosure of Government Assistance, January 1984
- Johnstone, D. B. (1998). The Financing and Management of Higher Education: a Status Report on Worldwide Reforms. Paper presented at the UNESCO World Conference on Higher Education.
- Jones-Esan, L. (2007). Public Private Participation in funding education in Nigeria 1999 to date. Paper presented at the 16th Convocation Ceremony of the University of Ado -Edkiti.
- Kuratko, D. F., Hornsby, J. S., and Bishop, J. W. (2005). An examination of managers' entrepreneurial actions and job satisfaction. *The International Entrepreneurship and Management Journal*, 1(3), 275–291.
- Kuzel, A.J., and Engel J.D. (2001) Some pragmatic thoughts about evaluating qualitative health research. In: J Morse, J Swanson, A Kuzel, eds. *The nature of qualitative evidence*. London: Sage, 114-38.
- Luke N. O. (2013) Financing Higher Education in Nigeria: The Role of Internally Generated

Revenues and How University Managements Can Maximize the Sources. Canadian Academe of Oriental and Occidental Culture Journal, Vol. 9, No. 1, 2013, pp. 9-14

Marginson, S. (1997b) *Markets in Education*. Sydney: Allen and Unwin.

Martins, J.H., Loubser, M. and Van Wyk, H. de J. (1996). *Marketing Research: A South African approach*. Pretoria. Unisa Press.

Merritt R.L. and A.J. Merritt (1985): *Innovation in the public sector*. Beverly Hills, SAGE Publications.

Miller, D. (1995), Acknowledging consumption a review of new studies

Nel, P.A, Radel, F.E. and Loubser, M. (1988). *Researching the South African Market*, (2nd Ed). Pretoria: University of South Africa.

Odebiyi, A. I., & Aina, O. I. (1999). *Alternative Modes of Financing Higher Education in Nigeria and Implications for University Governance*. Final Report. Accra: Association of African Universities (AAU).

Available @ <http://www.aau.org/studyprogram/notpub/odebaina.pdf> retrieved on 19/7/2015

Okojie, J. A. (2010). *System and Strategies for Funding Nigerian Universities*. Paper presented at the NAPE 2010.

Okojie, J. A. (2009). *Innovative funding in the Nigerian university system*. Available @ <http://www.unilorin.edu.ng/unilorin/downloads/okojie-innovative%20Funding.ppt> retrieved on 17/7/2015

Oduro-Mensah, D. (undated). *Revenue mobilisation skills*. Accra: Institute of Adult Education, University of Ghana.

Sarkodieh, J.Y. (2012) *Subvented Agencies Reform Programme (SARP) in Ghana*,

Available at: <http://vibeghana.com/2012/05/16/government-committed-to-implementing-strategies-for-public-sector-reform>

Sander, C. (2003)' Less is More. Better Compliance and Increased Revenues by Streamlining Business Registration in Uganda', *A Contribution to World Development Report 2005 Investment Climate, Growth and Poverty* (Bannock Consulting).

Sheeba, K. (2011), *Financial Management*, Dorling Kindersley (India), Pearson Education in South Asia.

Subvented Agencies Act, 2006 (Act 706), available at:
www.lawsofghana.com/pgs/new/newacts.php

Tam, V.Y. and Le, K.N. (2006) A survey on effective assessment methods to enhance student learning, Griffith School of Engineering, Griffith University, Gold Coast, Queensland, *Australasian Journal of Engineering Education*, Vol 13 No 2

Udeh, O.S. (2008). *Public Financial Management* Enugu: Malik Enterprises Nigeria Enugu.

Ventureline.com. <http://www.ventureline.com/accounting-glossary/I/internally-generateddefinition>, Retrieved on, July 20th, 2015

Wangenge-Ouma, G. & Cloete, N. (2008) Financing Higher Education in south Africa: Public Funding, NonGovernment Revenue and Tuition Fees. *South African Journal of Higher Education*, 22(4), 906-919

Weisbrod, B. A. (1998). The nonprofit mission and its financing: growing links between Nonprofits and the rest of the economy. In B. A. Weisbrod (ed), *To Profit or Not to Profit: The Commercial Transformation of the Nonprofit Sector*, New York. Cambridge University Press.

Yusuf, L. A. (2010). Resourceful Financial Management as Panacea for University Sustainability in a Depressed Economy. *Pakistan Journal of Social Sciences*, 7(5), 347- 350.

Zaney, G. D. (2011) Accountability And Effective Performance In The Public Service —The Role Of Internal Auditing, Information Services Department, Accra.

Zanu, S.Y.M. (1994). *Revenue generation and management at the district Level*. Accra: Inter Participations Agency.

APPENDIX

KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY
SCHOOL OF BUSINESS

**QUESTIONNAIRE TO STAFF OF UNIVERSITY OF EDUCATION, WINNEBA ON
INTERNALLY GENERATED FUNDS AND IT UTILIZATION**

This questionnaire is used to obtain information on Internally Generated Funds (IGF) in UEW. The research is mainly for academic purpose. Please be assured that the response to the questions will be treated with a high level of confidentiality and anonymity. Kindly answer the following questions by ticking [√] in the boxes or write briefly in the space provided. Thank you in advance for your cooperation.

Section A

Biography of Respondents

- ### 1. Sex of Respondent?

(a) Male [] b) Female []

2. Age range of respondent.

(a) Below 30 [] (b) 30 – 35 [] (c) 36 – 40 [] (d) 41– 45 []
(e) 46 – 50 (f) 51 – 60 []

3. Can you please indicate your highest level of formal Education?

(a) Diploma/Bachelor Degree [] (b) Master's Degree [] (c) Doctorate Degree []
(d) ACCA/ICA/CIMA [] (e) Please specify:.....

4. Please indicate your current position.

(a) Head of Department [] b) Professor/Senior Lecturer/Lecturer []

(c) Administrator/Accountant/Internal Auditors []

(d) Chief/Principal/Senior Accounting Assistant & Equivalents []

(e) Please specify:.....

5. Please for how long have you being working with University of Education, Winneba

- (a) Below 5 years [] b) 6 – 10 years [] c) 11 – 20 []
 (d) Above 20 years []

Section B - Faculties

To examine the sources of IGF in the University of Education, Winneba

1. What are the sources of internally generated funds for the University of Education, Winneba?
 - a) Student Fees income []
 - b) University Farm income []
 - c) Non-Students Fees income []
 - d) Others (Please specify:.....)

2. What are the programmes your department runs?
 - a)
 - b)
 - c)
 - d)

3. Among the fee paying students, how many are enrolled under the following category?
 - a) Undergraduates
 - b) Postgraduates

4. What is the average estimated cost annually, for a fee paying student?
 - a) Undergraduates
 - b) Postgraduates

5. What is the average estimated cost annually, for a non-fee paying student?
 - c) Undergraduates
 - d) Postgraduates

6. Among the following sessions, how many are ran yearly for fee paying student?

- a) Regular ☐
- b) Sandwich ☐
- c) Distance ☐
- d) Part-Time/ Evening Classes ☐
- e) Weekends ☐
- f) Please specify:.....

7. Among these sessions, how many students are currently enrolled for fee paying in the following respective graduating qualifications?

- a) Regular:
 - i) Diploma:.....
 - ii) Degree:.....
 - iii) Master's Degree:.....
 - iv) Doctorate Degree:.....
 - v) Please specify:.....
- b) Sandwich:
 - i) Diploma:.....
 - ii) Degree:.....
 - iii) Master's Degree:.....
 - iv) Doctorate Degree:.....
 - v) Please specify:.....
- c) Distance:
 - i) Diploma:.....
 - ii) Degree:.....
 - iii) Master's Degree:.....
 - iv) Doctorate Degree:.....
 - v) Please specify:.....
- d) Part-Time/ Evening Classes:
 - i) Diploma:.....
 - ii) Degree:.....
 - iii) Master's Degree:.....
 - iv) Doctorate Degree:.....
 - v) Please specify:.....
- e) Weekends:
 - i) Diploma:.....
 - ii) Degree:.....

- iii) Master's Degree:.....
- iv) Doctorate Degree:.....
- v) Please specify:.....

- f) Please Specify: i) Diploma:.....
- ii) Degree:.....
 - iii) Master's Degree:.....
 - iv) Doctorate Degree:.....
 - v) Please specify:.....

8. Fees are adjusted upwards annually.

- a) Strongly agree ☐ b) Agree ☐ c) Neutral ☐ d) strongly Disagree ☐
- e) Disagree ☐

9. Which body is charge of the adjustment upwards or downwards?

- a) Vice Chancellor and Pro-Vice Chancellor
- b) University Council
- c) Finance Officer
- d) Finance Committee of Council
- e) Please specify:.....

10. Are there any incomes from your department besides student fees?

- a) Yes ☐ b) No ☐

11. If yes, please list them.

- a)
- b)
- c)
- d)
- e)

12. Are these non-students fee income commercialized?

a) Yes ☐

b) No ☐

13. If yes, kindly specify?

a)

b)

c)

d)

Section C – Non-Teaching Departments

To examine the uses or utilization of IGF in University of Education, Winneba

1. Which of the following expenditures can IGF be applied to?

a) Employees Compensation

☐

b) Extra Teaching/Part-time Claims

☐

c) Purchase of Vehicles

☐

d) Teaching aid materials

☐

e) Overtime Allowance

☐

f) Book & Research Allowance

☐

g) Purchase of Library book and resource

☐

h) General maintenance cost

☐

i) Repairs & Maintenance of Building

☐

j) Utility Bills

☐

k) Construction of Road Network

☐

l) Construction lecture Hall/Staff Bungalow

☐

m) Vehicle Running Cost/Printing and stationery Cost

☐

n) Please specify:.....

2. Governments Subvention is/are applied to which of the Following expenditures?

a) Employees Compensation

☐

b) Extra Teaching/Part-time Claims

☐

c) Purchase of Vehicles

☐☐

- d) Teaching aid materials
- e) Overtime Allowance ☐
- f) Book & Research Allowance ☐
- g) Purchase of Library book and resource ☐
- h) General maintenance cost ☐
- i) Repairs & Maintenance of Building ☐
- j) Utility Bills ☐
- k) Construction of Road Network ☐
- l) Construction lecture Hall/Staff Bungalow ☐
- m) Vehicle Running Cost/Printing and stationery Cost ☐
- n) Please specify".....

3. Internally generated funds are currently used to pay employees compensation?

- a) a) Strongly agree ☐ b) Agree ☐ c) Neutral ☐
- b) d) strongly Disagree ☐ e) Disagree ☐

4. If IGF is used in the payment of Employees compensation, does the government reimburse the University?

- a) Strongly agree ☐ b) Agree ☐ c) Neutral ☐
- d) Strongly Disagree ☐ e) Disagree ☐

5. For at least how long, could the University collect/receive the IGF used in paying workers compensation from the Government?

- a) A week
- b) A month
- c) Three months
- d) Six month
- e) Twelve months

6. The University at times uses IGF to pay staff compensation for two months.

- a) Strongly agree ☐ b) Agree ☐ c) Neutral ☐

d) Strongly Disagree

☐

e) Disagree

☐

7. In order of ascending, kindly indicate the expenditure that uses the chunk of IGF in the University of Education, Winneba.

a) Employees Compensation

b) Extra Teaching/Part-time Claims

c) Purchase of Vehicles

d) Teaching aid materials

e) Overtime Allowance

f) Book & Research Allowance

g) Purchase of Library book and resource

h) General maintenance cost

i) Repairs & Maintenance of Building

j) Utility Bills

k) Construction of Road Network

l) Construction lecture Hall/Staff Bungalow

m) Vehicle Running Cost/Printing and stationery Cost

n) Road networks

o) Please specify:.....

☐☐☐☐☐☐☐☐☐☐☐☐☐☐

8. What is/are the infrastructure facilities built through the use of IGF in UEW?

a) Administration Blocks

b) Auditorium

c) Construction of Road Network

d) Construction lecture Hall

e) Staff Bungalow

f) Road networks

g) Planet

h) Please, specify

☐☐☐☐☐☐☐

9. What is/are the infrastructure facilities renovated/rehabilitated through the use of IGF?

- a) Administration Blocks
- b) Auditorium
- c) Construction of Road Network
- d) Construction lecture Hall
- e) Staff Bungalow
- f) Road networks
- g) Planet
- h) Please, specify

SECTION D – Non-Teaching Departments (Finance Secretariat)

To examine the percentage of IGF contributions to the UEW

1. What are the percentages of IGF contributions to the following Capital expenditure from 2010 to 2014?

- a) Lecture hall
- b) Students hostel
- c) Administration block
- d) Auditorium
- e) Road network
- f) Staff bungalow
- g) Purchase of vehicles
- h) Please, specify

2. What have been the percentages of IGF contributions for the past five years to the major expenditure budget line?

Expenditures	2012	2013	2014
Compensation			
Goods & Service Cost			
Investment Cost			

Section E – All Departments

To examine other avenues of IGF that are untapped by UEW

1. In your opinion, are there avenues of income that UEW can still tap?
a) Yes ☐ b) No ☐
2. Are these untapped avenues students fees or non-students fees?
a) Student Fees ☐ b) Non-Student Fees ☐
3. Please if students fees, list the available programmes and it sessions appropriately?
 - a)
 - b)
 - c)
 - d)
4. Please if non-student fees, list the available sources of income that UEW can tap?
 - a)
 - b)
 - c)
 - d)

Section E - Interview Questions – Principals, Deans& Finance Officer

1. What are the basic uses of IGF?
2. Are there income generating activities in UEW?
3. Among these incomes, which of them have been commercialized?
4. Are there plans to commercialize the rest?